

STATE MORTGAGE MARKET PROFILES | Q3 2024

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Definition of Terms

TERM	DEFINITION
Delinquency Rate	Rate determined by loan delinquencies of at least 30 days, exclusive of loans in the foreclosure process.
Existing Home Sales	Sales of single-family homes or condominiums that were previously occupied.
Federal Housing Administration (FHA)	A federal agency within the Department of Housing and Urban Development (HUD) that provides mortgage insurance for residential mortgages and sets standards for construction and underwriting. The FHA does not lend money, nor does it plan or construct housing.
First Mortgage Loans Outstanding	First-lien mortgages on which a balance is currently owed.
Foreclosure	A legal procedure in which a mortgaged property is sold in a legal process to pay the outstanding debt in case of default.
Foreclosure Starts Rate	Percent of loans that enter the foreclosure process during a given time period.
Government-insured Loans	Mortgage loans which are guaranteed or insured by the government, for example, FHA, VA and Rural Housing Service (RHS) loans.
Home Mortgage Disclosure Act (HMDA)	Law enacted by Congress in 1975 and implemented by the Federal Reserve Board's Regulation C, which requires lending institutions to report public loan data.
Homeownership Rate	Rate computed by dividing the number of owner-occupied housing units by the number of occupied housing units or households.
Loan Origination	The steps by a lending institution up to the time a loan is placed on its books, including solicitation and processing of applications and loan closing.
Non-farm Employment	Number of persons on non-farm establishment payrolls.
Seasonally Adjusted	Method for removing the seasonal component of a time series used when analyzing non-seasonal trends.
Seriously Delinquent Rate	Percent of loans that are 90+ days delinquent or in the process of foreclosure.
Unemployment Rate	The percentage of the total workforce that is unemployed for a given period of time.
Veterans Administration (VA)	A government agency that encourages mortgage lenders to offer long-term, low down payment financing to eligible veterans by partially guaranteeing the lender against loss from default.
Year-Over-Year (YOY) Change	A change calculated by taking the difference in a specific metric from the same week, month or quarter, one year earlier.



Alabama

Data as of Second Quarter, 2024, unless otherwise noted.

	Alabama	United States
Homeownership Rate		
Q1 2024	73.9%	
Q2 2024	74.7%	
Q3 2024	70.7%	65.6%
Total Purchase & Refinance Originations in 2	·	
Number of Loans	71,592	3,984,287
Dollar Volume (\$ thousands)	\$ 17,850,630	\$ 1,384,859,576
Average Loan Amount	\$ 249,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023	
Number of Loans	15,505	721,144
Dollar Volume (\$ thousands)	\$ 3,466,875	\$ 210,884,180
Average Loan Amount	\$ 224,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)	
Total Housing Units	2,296,920	142,506,742
Vacant Units	363,770	15,550,731
Occupied Units	1,933,150	126,956,011
Owner-Occupied	59%	58%
Renter Occupied	25%	31%
Mortgage Performance		
Serious Delinquency Rate (NSA)		
Q3 2023	1.94%	1.52%
Q2 2024	1.88%	1.43%
Q3 2024	1.97%	1.55%
Foreclosure Starts Rate (NSA)		
Q3 2023	0.18%	0.14%
Q2 2024	0.15%	0.13%
Q3 2024	0.16%	0.14%
Employment (SA, quarterly data)		
Non-Farm Employment	2,216,900	158,818,330
Private non-farm	1,805,630	135,435,670
Government	411,270	23,382,670
YOY Change in Total Non-Farm Emp	60,030	2,298,330
Unemployment Rate (SA)	2.83%	4.20%
Mortgage Market Activity (NSA)		
Refinance Share of Total Applications	49.9%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps	38.9%	
Home Prices (\$)		
YOY Change in Home Prices	3.90%	4.34%
Population*	5,108,470	334,914,900
YOY Change in Population	34,565	1,643,484

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Alaska

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		Alaska	United States
Homeownership Rate			
Q1 2024		66.7%	65.6%
Q2 2024		63.9%	65.6%
Q3 2024		65.8%	65.6%
Total Purchase & Refinance Originations in 2	2023		
Number of Loans		7,988	3,984,287
Dollar Volume (\$ thousands)	\$	2,806,350	\$ 1,384,859,576
Average Loan Amount	\$	351,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023		
Number of Loans		1,130	721,144
Dollar Volume (\$ thousands)	\$	371,500	\$ 210,884,180
Average Loan Amount	\$	329,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)		
Total Housing Units		326,188	142,506,742
Vacant Units		61,812	15,550,731
Occupied Units		264,376	126,956,011
Owner-Occupied		54%	58%
Renter Occupied		27%	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023		1.26%	1.52%
Q2 2024		1.18%	1.43%
Q3 2024		1.18%	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023		0.12%	0.14%
Q2 2024		0.12%	0.13%
Q3 2024		0.10%	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment		338,970	158,818,330
Private non-farm		260,200	135,435,670
Government		78,770	23,382,670
YOY Change in Total Non-Farm Emp		12,630	2,298,330
Unemployment Rate (SA)		4.53%	4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications		46.3%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		47.1%	23.8%
Home Prices (\$)			
YOY Change in Home Prices		6.53%	4.34%
Population*		733,410	334,914,900
YOY Change in Population		130	1,643,484

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Arkansas

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		Arkansas	United States
Homeownership Rate			
Q1 2024		66.5%	65.6%
Q2 2024		67.0%	65.6%
Q3 2024		67.1%	65.6%
Total Purchase & Refinance Originations in 2	2023		
Number of Loans		41,715	3,984,287
Dollar Volume (\$ thousands)	\$	9,472,335	\$ 1,384,859,576
Average Loan Amount	\$	227,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023		
Number of Loans		8,125	721,144
Dollar Volume (\$ thousands)	\$	1,658,945	\$ 210,884,180
Average Loan Amount	\$	204,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)		
Total Housing Units		1,371,709	142,506,742
Vacant Units		200,015	15,550,731
Occupied Units		1,171,694	126,956,011
Owner-Occupied		57%	58%
Renter Occupied		29%	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023		1.64%	1.52%
Q2 2024		1.63%	1.43%
Q3 2024		1.75%	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023		0.18%	0.14%
Q2 2024		0.13%	0.13%
Q3 2024		0.15%	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment		1,372,100	158,818,330
Private non-farm		1,159,170	135,435,670
Government		212,930	23,382,670
YOY Change in Total Non-Farm Emp		6,630	2,298,330
Unemployment Rate (SA)		3.30%	4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications		46.9%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		34.6%	23.8%
Home Prices (\$)			
YOY Change in Home Prices		5.33%	4.34%
Population*		3,067,730	334,914,900
YOY Change in Population		21,328	1,643,484

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Arizona

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		Arizona	United States
Homeownership Rate			
Q1 2024		70.1%	65.6%
Q2 2024		69.2%	65.6%
Q3 2024		70.0%	65.6%
Total Purchase & Refinance Originations in 2	2023		
Number of Loans		106,320	3,984,287
Dollar Volume (\$ thousands)	\$	40,504,930	\$ 1,384,859,576
Average Loan Amount	\$	381,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023		
Number of Loans		23,862	721,144
Dollar Volume (\$ thousands)	\$	8,008,620	\$ 210,884,180
Average Loan Amount	\$	336,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)		
Total Housing Units		3,097,768	142,506,742
Vacant Units		358,632	15,550,731
Occupied Units		2,739,136	126,956,011
Owner-Occupied		59%	58%
Renter Occupied		30%	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023		0.77%	1.52%
Q2 2024		0.83%	1.43%
Q3 2024		0.95%	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023		0.08%	0.14%
Q2 2024		0.09%	0.13%
Q3 2024		0.10%	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment		3,264,300	158,818,330
Private non-farm		2,831,500	135,435,670
Government		432,800	23,382,670
YOY Change in Total Non-Farm Emp		100,970	2,298,330
Unemployment Rate (SA)		3.43%	4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications		53.2%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		28.5%	23.8%
Home Prices (\$)			
YOY Change in Home Prices		2.78%	4.34%
Population*		7,431,340	334,914,900
YOY Change in Population		65,660	1,643,484

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California

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	California	United States
Homeownership Rate		
Q1 2024	55.5%	
Q2 2024	55.3%	65.6%
Q3 2024	55.0%	65.6%
Total Purchase & Refinance Originations in 2		
Number of Loans	286,610	3,984,287
Dollar Volume (\$ thousands)	\$ 179,565,080	\$ 1,384,859,576
Average Loan Amount	\$ 627,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023	
Number of Loans	46,094	721,144
Dollar Volume (\$ thousands)	\$ 21,979,740	\$ 210,884,180
Average Loan Amount	\$ 477,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)	
Total Housing Units	14,424,442	142,506,742
Vacant Units	1,108,620	15,550,731
Occupied Units	13,315,822	126,956,011
Owner-Occupied	51%	
Renter Occupied	41%	31%
Mortgage Performance		
Serious Delinquency Rate (NSA)		
Q3 2023	0.81%	1.52%
Q2 2024	0.78%	1.43%
Q3 2024	0.84%	1.55%
Foreclosure Starts Rate (NSA)		
Q3 2023	0.09%	0.14%
Q2 2024	0.08%	0.13%
Q3 2024	0.09%	
Employment (SA, quarterly data)		
Non-Farm Employment	18,087,630	158,818,330
Private non-farm	15,402,100	135,435,670
Government	2,685,530	23,382,670
YOY Change in Total Non-Farm Emp	(16,400)	
Unemployment Rate (SA)	5.27%	
Mortgage Market Activity (NSA)	-	
Refinance Share of Total Applications	49.0%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		
Home Prices (\$)		
YOY Change in Home Prices	2.80%	4.34%
Population*	38,965,190	
YOY Change in Population	(75,423)	

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Colorado

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Homeownership Rate Homeownership Rate Q1 2024 66.6% 65.6% Q2 2024 67.3% 65.6% Q3 2024 67.8% 65.6% Total Purchase & Refinance Originations in 2023 Number of Loans 87.452 3,984,287 Dollar Volume (\$ thousands) \$ 41,460,930 \$ 1,384,859,576 Average Loan Amount \$ 474,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Number of Loans 14,243 721,144 Dollar Volume (\$ thousands) \$ 5,762,325 \$ 210,884,180 Average Loan Amount \$ 405,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 2,2500,095 142,506,742 Vacant Units 2,278,044 126,956,011 Owner-Occupied 60% 58% Renter Occupied 31% 31% 31% 31% 31% Mortgage Performance S S Serious Delinquency Rate (NSA) C Q2 2024 0.92% 1.43% Q3 2023 0.11% 0.14% 0.14% 0.14% Q1% Q2 2024		Colorado	United States
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Average Loan Amount \$ 474,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023			3,984,287
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Number of Loans 14,243 721,144 Dollar Volume (\$ thousands) \$ 5,762,325 \$ 210,884,180 Average Loan Amount \$ 405,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022)		,	\$ 348,000
Dollar Volume (\$ thousands) \$ 5,762,325 \$ 210,884,180 Average Loan Amount \$ 405,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) T Total Housing Units 2,2005 142,506,742 Vacant Units 222,051 15,550,731 Occupied Units 2,278,044 126,956,011 Owner-Occupied 60% 58% Renter Occupied 31% 31% Q3 2023 0.94% 1.52% Q2 2024 0.92% 1.43% Q3 2023 0.11% 0.14% Q2 2024 0.10% 1.55% Ga 2023 0.11% 0.14% Q2 2024 0.10% 0.13% Q3 2023 0.11% 0.14% Q2 2024 0.10% 0.13% Q3 2023 0.11% 0.14% Q3 2024 0.10% 0.13% Q3 2024 0.12% 0.14% Private non-farm 2,502,070 135,435,670 Government 2,999,270 158,818,330	FHA Purchase & Refinance Originations in 2	023	
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Housing Stock Measures (ACS Data, 2018-202) Total Housing Units 2,500,095 142,506,742 Vacant Units 222,051 15,550,731 Occupied Units 2,278,044 126,956,011 Owner-Occupied 60% 58% Renter Occupied 60% 58% Qa 2023 0.94% 1.52% Q3 2023 0.94% 1.52% Q3 2024 0.92% 1.43% Q3 2023 0.11% 0.14% Q3 2023 0.11% 0.14% Q3 2024 0.10% 0.13% Q3 2023 0.11% 0.14% Q2 2024 0.10% 0.13% Q3 2023 0.11% 0.14% Q2 2024 0.10% 0.13% Q3 2024 0.12% 0.14% Employment (SA, quarterly data) Non-Farm Employment 2,999,270 158,818,330 Private non-farm 2,502,070 135,435,670 Government 497,200 23,382,670 YOY Change in Total Non-Farm Emp 84,970 2,298,330	Dollar Volume (\$ thousands)		\$ 210,884,180
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Vacant Units 222,051 15,550,731 Occupied Units 2,278,044 126,956,011 Owner-Occupied 60% 58% Renter Occupied 31% 31% Mortgage Performance	Total Housing Units	2,500,095	142,506,742
Occupied Units 2,278,044 126,956,011 Owner-Occupied 60% 58% Renter Occupied 31% 31% Mortgage Performance	Vacant Units		15,550,731
Renter Occupied 31% 31% Mortgage Performance	Occupied Units	2,278,044	
Renter Occupied 31% 31% Mortgage Performance	Owner-Occupied	60%	58%
Mortgage Performance Serious Delinquency Rate (NSA) Q3 2023 0.94% Q2 2024 0.92% Q3 2023 1.43% Q3 2024 1.04% Poreclosure Starts Rate (NSA) 1.04% Q3 2023 0.11% 0.14% Q3 2023 0.11% 0.14% Q2 2024 0.10% 0.13% Q3 2023 0.11% 0.14% Q2 2024 0.10% 0.13% Q3 2024 0.12% 0.14% Q3 2024 0.12% 0.14% Q3 2024 0.12% 0.14% Mon-Farm Employment 2,999,270 158,818,330 Private non-farm 2,502,070 135,435,670 Government 497,200 23,382,670 YOY Change in Total Non-Farm Emp 84,970 2,298,330 Unemployment Rate (SA) 3.97% 4.20% Mortgage Market Activity (NSA) 1.60% 4.34% Refinance Share of Total Applications 44.9% 46.1% Gov't (FHA/VA//USDA) Share of Purchase Apps		31%	31%
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Q3 2023 0.94% 1.52% Q2 2024 0.92% 1.43% Q3 2024 1.04% 1.55% Foreclosure Starts Rate (NSA)	Serious Delinquency Rate (NSA)		
Q3 2024 1.04% 1.55% Foreclosure Starts Rate (NSA)		0.94%	1.52%
Foreclosure Starts Rate (NSA) 0.11% 0.14% Q3 2023 0.11% 0.14% Q2 2024 0.10% 0.13% Q3 2024 0.12% 0.14% Employment (SA, quarterly data) 0 0.12% Non-Farm Employment 2,999,270 158,818,330 Private non-farm 2,502,070 135,435,670 Government 497,200 23,382,670 YOY Change in Total Non-Farm Emp 84,970 2,298,330 Unemployment Rate (SA) 3.97% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 44.9% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 25.8% 23.8% Home Prices (\$) YOY Change in Home Prices 1.60% 4.34% Population* 5,877,610 334,914,900	Q2 2024	0.92%	1.43%
Q3 2023 0.11% 0.14% Q2 2024 0.10% 0.13% Q3 2024 0.12% 0.14% Employment (SA, quarterly data) Non-Farm Employment 2,999,270 158,818,330 Private non-farm 2,502,070 135,435,670 Government 497,200 23,382,670 YOY Change in Total Non-Farm Emp 84,970 2,298,330 Unemployment Rate (SA) 3.97% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 44.9% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 25.8% 23.8% Home Prices (\$) YOY Change in Home Prices 1.60% 4.34% Population* 5,877,610 334,914,900	Q3 2024	1.04%	1.55%
Q3 2023 0.11% 0.14% Q2 2024 0.10% 0.13% Q3 2024 0.12% 0.14% Employment (SA, quarterly data) Non-Farm Employment 2,999,270 158,818,330 Private non-farm 2,502,070 135,435,670 Government 497,200 23,382,670 YOY Change in Total Non-Farm Emp 84,970 2,298,330 Unemployment Rate (SA) 3.97% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 44.9% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 25.8% 23.8% Home Prices (\$) YOY Change in Home Prices 1.60% 4.34% Population* 5,877,610 334,914,900	Foreclosure Starts Rate (NSA)		
Q3 2024 0.12% 0.14% Employment (SA, quarterly data) Non-Farm Employment 2,999,270 158,818,330 Private non-farm 2,502,070 135,435,670 Government 497,200 23,382,670 YOY Change in Total Non-Farm Emp 84,970 2,298,330 Unemployment Rate (SA) 3.97% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 44.9% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 25.8% 23.8% Home Prices (\$) YOY Change in Home Prices 1.60% 4.34% Population* 5,877,610 334,914,900		0.11%	0.14%
Q3 2024 0.12% 0.14% Employment (SA, quarterly data) Non-Farm Employment 2,999,270 158,818,330 Private non-farm 2,502,070 135,435,670 Government 497,200 23,382,670 YOY Change in Total Non-Farm Emp 84,970 2,298,330 Unemployment Rate (SA) 3.97% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 44.9% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 25.8% 23.8% Home Prices (\$) YOY Change in Home Prices 1.60% 4.34% Population* 5,877,610 334,914,900	Q2 2024	0.10%	0.13%
Employment (SA, quarterly data) 2,999,270 158,818,330 Non-Farm Employment 2,502,070 135,435,670 Private non-farm 2,502,070 135,435,670 Government 497,200 23,382,670 YOY Change in Total Non-Farm Emp 84,970 2,298,330 Unemployment Rate (SA) 3.97% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 44.9% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 25.8% 23.8% Home Prices (\$) YOY Change in Home Prices 1.60% 4.34% Population* 5,877,610 334,914,900	Q3 2024		
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Unemployment Rate (SA)3.97%4.20%Mortgage Market Activity (NSA)Refinance Share of Total Applications44.9%46.1%Gov't (FHA/VA/USDA) Share of Purchase Apps25.8%23.8%Home Prices (\$)YOY Change in Home Prices1.60%4.34%Population*5,877,610334,914,900	YOY Change in Total Non-Farm Emp		
Mortgage Market Activity (NSA)Refinance Share of Total Applications44.9%Gov't (FHA/VA/USDA) Share of Purchase Apps25.8%Home Prices (\$)70Y Change in Home PricesYOY Change in Home Prices1.60%4.34%Population*5,877,610	¥		
Refinance Share of Total Applications44.9%46.1%Gov't (FHA/VA/USDA) Share of Purchase Apps25.8%23.8%Home Prices (\$)70Y Change in Home Prices1.60%4.34%Population*5,877,610334,914,900			
Gov't (FHA/VA/USDA) Share of Purchase Apps 25.8% 23.8% Home Prices (\$)		44.9%	46.1%
Home Prices (\$) 1.60% 4.34% YOY Change in Home Prices 5,877,610 334,914,900			
YOY Change in Home Prices 1.60% 4.34% Population* 5,877,610 334,914,900			
Population* 5,877,610 334,914,900		1,60%	4.34%
	YOY Change in Population	36,571	1,643,484

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Connecticut

Data as of Second Quarter, 2024, unless otherwise noted.

		Connecticut	United States
Homeownership Rate			
Q1 2024		70.1%	65.6%
Q2 2024		70.5%	65.6%
Q3 2024		66.6%	65.6%
Total Purchase & Refinance Originations in 2	2023		
Number of Loans		38,087	3,984,287
Dollar Volume (\$ thousands)	\$	14,107,805	\$ 1,384,859,576
Average Loan Amount	\$	370,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023		
Number of Loans		6,156	721,144
Dollar Volume (\$ thousands)	\$	1,813,480	\$ 210,884,180
Average Loan Amount	\$	295,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)		
Total Housing Units		1,531,332	142,506,742
Vacant Units		121,525	15,550,731
Occupied Units		1,409,807	126,956,011
Owner-Occupied		61%	58%
Renter Occupied		31%	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023		1.71%	1.52%
Q2 2024		1.58%	1.43%
Q3 2024		1.64%	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023		0.16%	0.14%
Q2 2024		0.15%	0.13%
Q3 2024		0.16%	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment		1,710,900	158,818,330
Private non-farm		1,475,430	135,435,670
Government		235,470	23,382,670
YOY Change in Total Non-Farm Emp		18,400	2,298,330
Unemployment Rate (SA)		3.40%	4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications		46.0%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		14.4%	23.8%
Home Prices (\$)			
YOY Change in Home Prices		8.15%	4.34%
Population*		3,617,180	334,914,900
YOY Change in Population		8,470	1,643,484

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District of Columbia

Data as of Second Quarter, 2024, unless otherwise noted.

D	istrict	Of Columbia	United States
Homeownership Rate			
Q1 2024		39.7%	65.6%
Q2 2024		41.4%	65.6%
Q3 2024		39.1%	65.6%
Total Purchase & Refinance Originations in	2023		
Number of Loans		6,665	3,984,287
Dollar Volume (\$ thousands)	\$	4,055,245	\$ 1,384,859,576
Average Loan Amount	\$	608,000	\$ 348,000
FHA Purchase & Refinance Originations in	2023		
Number of Loans		398	721,144
Dollar Volume (\$ thousands)	\$	197,140	\$ 210,884,180
Average Loan Amount	\$	495,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-2	2022)		
Total Housing Units		350,372	142,506,742
Vacant Units		34,587	15,550,731
Occupied Units		315,785	126,956,011
Owner-Occupied		37%	58%
Renter Occupied		53%	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023		2.02%	1.52%
Q2 2024		1.92%	1.43%
Q3 2024		2.17%	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023		0.16%	0.14%
Q2 2024		0.16%	0.13%
Q3 2024		0.17%	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment		771,100	158,818,330
Private non-farm		536,130	135,435,670
Government		234,970	23,382,670
YOY Change in Total Non-Farm Emp		(6,470)	2,298,330
Unemployment Rate (SA)		5.63%	4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications		39.3%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase App	S	12.7%	23.8%
Home Prices (\$)			
YOY Change in Home Prices		-3.06%	4.34%
Population*		678,970	334,914,900
YOY Change in Population		8,023	1,643,484

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Delaware

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		Delaware	United States
Homeownership Rate			
Q1 2024		76.2%	65.6%
Q2 2024		76.2%	65.6%
Q3 2024		72.5%	65.6%
Total Purchase & Refinance Originations in 2	2023		
Number of Loans		15,452	3,984,287
Dollar Volume (\$ thousands)	\$	5,073,770	\$ 1,384,859,576
Average Loan Amount	\$	328,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023		
Number of Loans		3,123	721,144
Dollar Volume (\$ thousands)	\$	908,635	\$ 210,884,180
Average Loan Amount	\$	291,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)		
Total Housing Units		451,556	142,506,742
Vacant Units		62,556	15,550,731
Occupied Units		389,000	126,956,011
Owner-Occupied		62%	58%
Renter Occupied		24%	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023		1.67%	1.52%
Q2 2024		1.59%	1.43%
Q3 2024		1.69%	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023		0.15%	0.14%
Q2 2024		0.16%	0.13%
Q3 2024		0.18%	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment		489,430	158,818,330
Private non-farm		417,470	135,435,670
Government		71,970	23,382,670
YOY Change in Total Non-Farm Emp		4,600	2,298,330
Unemployment Rate (SA)		4.17%	4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications		52.4%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps	1	19.1%	23.8%
Home Prices (\$)			
YOY Change in Home Prices	1	8.45%	4.34%
Population*		1,031,890	334,914,900
YOY Change in Population		12,431	1,643,484

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Florida

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		Florida	United States
Homeownership Rate			
Q1 2024		69.7%	65.6%
Q2 2024		69.1%	65.6%
Q3 2024		67.7%	65.6%
Total Purchase & Refinance Originations in 2	2023		
Number of Loans		346,689	3,984,287
Dollar Volume (\$ thousands)	\$	128,356,925	\$ 1,384,859,576
Average Loan Amount	\$	370,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023		
Number of Loans		72,683	721,144
Dollar Volume (\$ thousands)	\$	23,164,035	\$ 210,884,180
Average Loan Amount	\$	319,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)		
Total Housing Units		9,915,957	142,506,742
Vacant Units		1,562,516	15,550,731
Occupied Units		8,353,441	126,956,011
Owner-Occupied		56%	58%
Renter Occupied		28%	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023		1.67%	1.52%
Q2 2024		1.60%	1.43%
Q3 2024		1.74%	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023		0.14%	0.14%
Q2 2024		0.14%	0.13%
Q3 2024		0.15%	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment		9,981,000	158,818,330
Private non-farm		8,823,970	135,435,670
Government		1,157,030	23,382,670
YOY Change in Total Non-Farm Emp		202,400	2,298,330
Unemployment Rate (SA)		3.30%	4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications		49.5%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		26.6%	23.8%
Home Prices (\$)			
YOY Change in Home Prices		1.02%	4.34%
Population*		22,610,730	334,914,900
YOY Change in Population		365,205	1,643,484

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NSA: Non-seasonally adjusted SA: Seasonally adjusted YOY: Year-over-year

* Annual estimates as of 2023.

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Georgia

Data as of Second Quarter, 2024, unless otherwise noted.

Homeownership Rate Homeownership Rate Q1 2024 63.3% 65.6% Q2 2024 67.1% 65.6% Q3 2024 64.6% 65.6% Total Purchase & Refinance Originations in 2023 Number of Loans 158,626 3,984,287 Dollar Volume (\$ thousands) \$ 50,522,470 \$ 1,384,859,576 Average Loan Amount \$ 319,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Number of Loans 38,031 721,144 Dollar Volume (\$ thousands) \$ 10,720,725 \$ 210,884,180 Average Loan Amount \$ 282,000 \$ 282,000 \$ 202,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 4,426,780 142,506,742 \$ Vacant Units 02,900 15,550,731 \$ 30,946,490 126,956,011 \$ 0,984,480 15,986,011 \$ 0,984,180 \$ 0,984,180 \$ 0,986,191 \$ 0,986,191 \$ 0,986,191 \$ 0,986,011 \$ 0,986,011 \$ 0,986,011 \$ 0,986,011 \$ 0,986,011 \$ 0,986,011 \$ 0,986,011 \$ 0,986,011 \$ 0,986,011 \$ 0,986,011 \$ 0,986,011 \$ 0,986,011 \$ 0,986,011			Georgia	United States
Q2 2024 67.1% 65.6% Q3 2024 64.6% 65.6% Total Purchase & Refinance Originations in 2023 158,626 3,984,287 Number of Loans \$ 50,522,470 \$ 1,384,859,576 Average Loan Amount \$ 319,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 1 Number of Loans 38,031 721,144 Dollar Volume (\$ thousands) \$ 10,720,725 \$ 210,884,180 Average Loan Amount \$ 282,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 4,426,780 142,506,742 Vacant Units 480,290 15,550,731 0ccupied Units 3,946,490 126,956,011 Owner-Occupied 58% 58% 58% 58% Renter Occupied 58% 58% 58% G3 2023 1.61% 1.52% 1.43% Q3 2023 0.16% 0.14% 0.13% Q3 2024 0.14% 0.13% 0.35% 4.20% Q2 2024 0.16% 0.1	-			
Q3 2024 64.6% 65.6% Total Purchase & Refinance Originations in 2023 Number of Loans 158,626 3,984,287 Dollar Volume (\$ thousands) \$ 50,522,470 \$ 1,384,859,576 Average Loan Amount \$ 319,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Number of Loans 38,031 721,144 Dollar Volume (\$ thousands) \$ 10,720,725 \$ 210,884,180 Average Loan Amount \$ 282,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 4,426,780 142,506,742 Vacant Units 480,290 15,550,731 Occupied Units 3,946,490 126,956,011 Owner-Occupied 58% 58% S8% S8% S8% S8% Renter Occupied 31% 31% 31% 31% 31% Q3 2023 0.16% 0.14% 0.13% 32024 1.61% 1.55% Foreclosure Starts Rate (NSA) 0.14% 0.14% 0.13% <td></td> <td></td> <td></td> <td></td>				
Total Purchase & Refinance Originations in 2023 Number of Loans 158,626 3,984,287 Dollar Volume (\$ thousands) \$ 50,522,470 \$ 1,384,859,576 Average Loan Amount \$ 319,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023				
Number of Loans 158,626 3,984,287 Dollar Volume (\$ thousands) \$ 50,522,470 \$ 1,384,859,576 Average Loan Amount \$ 319,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023			64.6%	65.6%
Dollar Volume (\$ thousands) \$ 50,522,470 \$ 1,384,859,576 Average Loan Amount \$ 319,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023		2023		
Average Loan Amount \$ 319,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023				
FHA Purchase & Refinance Originations in 2023 Number of Loans 38,031 721,144 Dollar Volume (\$ thousands) \$ 10,720,725 \$ 210,884,180 Average Loan Amount \$ 282,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 4,426,780 142,506,742 Vacant Units 480,290 15,550,731 Occupied Units 3,946,490 126,956,011 Owner-Occupied 58% 58% 58% 58% Renter Occupied 31% 31% 31% Mortgage Performance S S 58% Serious Delinquency Rate (NSA) U 142,506 142,506 Q3 2023 1.61% 1.52% 142,506,742 Q3 2023 0.161% 1.52% 142,506,742 Q3 2023 1.61% 1.52% 142,506,742 Q3 2024 0.15% 0.14% 0.13% Q3 2023 0.16% 0.14% 0.13% Q3 2024 0.14% 0.13% 0.14% Q3 2024 0.14%				\$ 1,384,859,576
Number of Loans 38,031 721,144 Dollar Volume (\$ thousands) \$ 10,720,725 \$ 210,884,180 Average Loan Amount \$ 282,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022)	Average Loan Amount	\$	319,000	\$ 348,000
Dollar Volume (\$ thousands) \$ 10,720,725 \$ 210,884,180 Average Loan Amount \$ 282,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 4,426,780 142,506,742 Vacant Units 480,290 15,550,731 0ccupied Units 3,946,490 126,956,011 Owner-Occupied 58% 58% 58% 58% Renter Occupied 31% 31% 31% Q3 2023 1.61% 1.52% Q2 2024 1.54% 1.43% Q3 2023 0.16% 0.14% Q3 2023 0.16% 0.14% Q3 2024 0.16% 0.14% Q3 2023 0.16% 0.14% Q3 2024 0.16% 0.14% Q3 2024 0.15% 0.14% Q3 2024 0.16% 0.14% Q3 2024 0.16% 0.14% Q3 2024 0.14% 0.13% Q3 2024 0.14% 0.13% Q4 2024 0.14% 0.14% Q5 2	FHA Purchase & Refinance Originations in 2	023		
Average Loan Amount \$ 282,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022)	Number of Loans		38,031	721,144
Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 4,426,780 142,506,742 Vacant Units 480,290 15,550,731 Occupied Units 3,946,490 126,956,011 Owner-Occupied 58% 58% Renter Occupied 31% 31% Mortgage Performance Q3 2023 1.61% 1.52% Q2 2024 1.54% 1.43% Q3 2023 0.16% 0.14% Q3 2023 0.16% 0.14% Q3 2024 0.16% 0.14% Q3 2023 0.16% 0.14% Q3 2024 0.16% 0.14% Q3 2023 0.16% 0.14% Q3 2024 0.14% 0.13% Q3 2024 0.14% 0.13% Q3 2024 0.16% 0.14% Q3 2024 0.15% 0.14% Q3 2024 0.15% 0.14% Q3 2024 0.15% 0.14% Q3 2024 0.15% 0.14%	Dollar Volume (\$ thousands)		10,720,725	\$ 210,884,180
Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 4,426,780 142,506,742 Vacant Units 480,290 15,550,731 Occupied Units 3,946,490 126,956,011 Owner-Occupied 58% 58% Renter Occupied 31% 31% Mortgage Performance Q3 2023 1.61% 1.52% Q2 2024 1.54% 1.43% Q3 2023 0.16% 0.14% Q3 2023 0.16% 0.14% Q3 2024 0.16% 0.14% Q3 2023 0.16% 0.14% Q3 2024 0.16% 0.14% Q2 2024 0.14% 0.13% Q3 2023 0.16% 0.14% Q2 2024 0.14% 0.13% Q3 2024 0.15% 0.14% Q3 2023 0.16% 0.14% Q3 2024 0.15% 0.14% Q3 2024 0.15% 0.14% Q3 2024 0.15% 0.14%	Average Loan Amount	\$	282,000	\$ 292,000
Vacant Units 480,290 15,550,731 Occupied Units 3,946,490 126,956,011 Owner-Occupied 58% 58% Renter Occupied 31% 31% Mortgage Performance	Housing Stock Measures (ACS Data, 2018-20)22)		
Occupied Units 3,946,490 126,956,011 Owner-Occupied 58% 58% Renter Occupied 31% 31% Mortgage Performance	Total Housing Units		4,426,780	142,506,742
Occupied Units 3,946,490 126,956,011 Owner-Occupied 58% 58% Renter Occupied 31% 31% Mortgage Performance	Vacant Units		480,290	15,550,731
Renter Occupied 31% 31% Mortgage Performance	Occupied Units		3,946,490	
Renter Occupied 31% 31% Mortgage Performance	Owner-Occupied		58%	58%
Serious Delinquency Rate (NSA) Image: Constraint of the system of the syst			31%	31%
Serious Delinquency Rate (NSA) Image: Constraint of the system of the syst	Mortgage Performance			
Q3 2023 1.61% 1.52% Q2 2024 1.54% 1.43% Q3 2024 1.68% 1.55% Foreclosure Starts Rate (NSA) 0.16% 0.14% Q3 2023 0.16% 0.14% Q2 2024 0.14% 0.13% Q3 2023 0.16% 0.14% Q2 2024 0.14% 0.13% Q3 2024 0.15% 0.14% Solution 0.15% 0.14% Q3 2024 0.15% 0.14% Solution 4,982,400 158,818,330 Private non-farm 4,264,670 135,435,670 Government 717,730 23,382,670 YOY Change in Total Non-Farm Emp 56,500 2,298,330 Unemployment Rate (SA) 3.53% 4.20% Mortgage Market Activity	Serious Delinquency Rate (NSA)			
Q3 2024 1.68% 1.55% Foreclosure Starts Rate (NSA)			1.61%	1.52%
Foreclosure Starts Rate (NSA) 0.16% 0.14% Q3 2023 0.16% 0.14% Q2 2024 0.14% 0.13% Q3 2024 0.15% 0.14% Gay 2024 0.15% 0.14% Fmployment (SA, quarterly data) 0.15% 0.14% Non-Farm Employment 4,982,400 158,818,330 Private non-farm 4,264,670 135,435,670 Government 717,730 23,382,670 YOY Change in Total Non-Farm Emp 56,500 2,298,330 Unemployment Rate (SA) 3.53% 4.20% Mortgage Market Activity (NSA) 1 1 Refinance Share of Total Applications 47.0% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 30.9% 23.8% Home Prices (\$) 7 70% 46.1% YOY Change in Home Prices 4.81% 4.34% Population* 11,029,230 334,914,900	Q2 2024		1.54%	1.43%
Q3 2023 0.16% 0.14% Q2 2024 0.14% 0.13% Q3 2024 0.15% 0.14% Employment (SA, quarterly data) 0.15% 0.14% Non-Farm Employment 4,982,400 158,818,330 Private non-farm 4,264,670 135,435,670 Government 717,730 23,382,670 YOY Change in Total Non-Farm Emp 56,500 2,298,330 Unemployment Rate (SA) 3.53% 4.20% Mortgage Market Activity (NSA) 23.83% Refinance Share of Total Applications 47.0% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 30.9% 23.8% Home Prices (\$) 70Y Change in Home Prices 4.81% 4.34% Population* 11,029,230 334,914,900 11,029,230 11,029,230	Q3 2024		1.68%	1.55%
Q3 2023 0.16% 0.14% Q2 2024 0.14% 0.13% Q3 2024 0.15% 0.14% Employment (SA, quarterly data) 0.15% 0.14% Non-Farm Employment 4,982,400 158,818,330 Private non-farm 4,264,670 135,435,670 Government 717,730 23,382,670 YOY Change in Total Non-Farm Emp 56,500 2,298,330 Unemployment Rate (SA) 3.53% 4.20% Mortgage Market Activity (NSA) 23.83% Refinance Share of Total Applications 47.0% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 30.9% 23.8% Home Prices (\$) 70Y Change in Home Prices 4.81% 4.34% Population* 11,029,230 334,914,900 11,029,230 11,029,230	Foreclosure Starts Rate (NSA)			
Q3 2024 0.15% 0.14% Employment (SA, quarterly data) Non-Farm Employment 4,982,400 158,818,330 Private non-farm 4,264,670 135,435,670 Government 717,730 23,382,670 YOY Change in Total Non-Farm Emp 56,500 2,298,330 Unemployment Rate (SA) 3.53% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 47.0% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 30.9% 23.8% Home Prices (\$) 4.34% YOY Change in Home Prices 4.81% 4.34% Population* 11,029,230 334,914,900			0.16%	0.14%
Employment (SA, quarterly data) 4,982,400 158,818,330 Non-Farm Employment 4,264,670 135,435,670 Private non-farm 4,264,670 135,435,670 Government 717,730 23,382,670 YOY Change in Total Non-Farm Emp 56,500 2,298,330 Unemployment Rate (SA) 3.53% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 47.0% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 30.9% 23.8% Home Prices (\$) 4.34% YOY Change in Home Prices 4.81% 4.34% Population* 11,029,230 334,914,900	Q2 2024		0.14%	
Non-Farm Employment 4,982,400 158,818,330 Private non-farm 4,264,670 135,435,670 Government 717,730 23,382,670 YOY Change in Total Non-Farm Emp 56,500 2,298,330 Unemployment Rate (SA) 3.53% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 47.0% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 30.9% 23.8% Home Prices (\$) YOY Change in Home Prices 4.81% 4.34% Population* 11,029,230 334,914,900	Q3 2024		0.15%	0.14%
Non-Farm Employment 4,982,400 158,818,330 Private non-farm 4,264,670 135,435,670 Government 717,730 23,382,670 YOY Change in Total Non-Farm Emp 56,500 2,298,330 Unemployment Rate (SA) 3.53% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 47.0% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 30.9% 23.8% Home Prices (\$) YOY Change in Home Prices 4.81% 4.34% Population* 11,029,230 334,914,900	Employment (SA, guarterly data)			
Private non-farm 4,264,670 135,435,670 Government 717,730 23,382,670 YOY Change in Total Non-Farm Emp 56,500 2,298,330 Unemployment Rate (SA) 3.53% 4.20% Mortgage Market Activity (NSA) 8 4 Refinance Share of Total Applications 47.0% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 30.9% 23.8% Home Prices (\$) 4.81% 4.34% YOY Change in Home Prices 4.81% 4.34%			4,982,400	158,818,330
Government 717,730 23,382,670 YOY Change in Total Non-Farm Emp 56,500 2,298,330 Unemployment Rate (SA) 3.53% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 47.0% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 30.9% 23.8% Home Prices (\$) YOY Change in Home Prices 4.81% 4.34% Population* 11,029,230 334,914,900			4,264,670	135,435,670
YOY Change in Total Non-Farm Emp 56,500 2,298,330 Unemployment Rate (SA) 3.53% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 47.0% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 30.9% 23.8% Home Prices (\$) YOY Change in Home Prices 4.81% 4.34% Population* 11,029,230 334,914,900	Government			
Unemployment Rate (SA)3.53%4.20%Mortgage Market Activity (NSA)Refinance Share of Total Applications47.0%46.1%Gov't (FHA/VA/USDA) Share of Purchase Apps30.9%23.8%Home Prices (\$)YOY Change in Home Prices4.81%4.34%Population*11,029,230334,914,900	YOY Change in Total Non-Farm Emp			
Mortgage Market Activity (NSA)Refinance Share of Total Applications47.0%Gov't (FHA/VA/USDA) Share of Purchase Apps30.9%Home Prices (\$)70Y Change in Home PricesYOY Change in Home Prices4.81%Population*11,029,230334,914,900				
Refinance Share of Total Applications47.0%46.1%Gov't (FHA/VA/USDA) Share of Purchase Apps30.9%23.8%Home Prices (\$)YOY Change in Home Prices4.81%4.34%Population*11,029,230334,914,900				
Gov't (FHA/VA/USDA) Share of Purchase Apps 30.9% 23.8% Home Prices (\$)			47.0%	46.1%
Home Prices (\$) 4.81% 4.34% YOY Change in Home Prices 4.81% 4.34% Population* 11,029,230 334,914,900				
YOY Change in Home Prices 4.81% 4.34% Population* 11,029,230 334,914,900				_0.070
Population* 11,029,230 334,914,900			4.81%	4.34%
	YOY Change in Population			

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Sources: MBA's Monthly Profile of State and National Mortgage Activity (Quarterly, NSA), Bureau of Labor Statistics, Bureau of the Census, Federal Housing Finance Agency, Federal Financial Institutions Examination Council — Home Mortgage Disclosure Act, Mortgage Bankers Association.

NSA: Non-seasonally adjusted SA: Seasonally adjusted YOY: Year-over-year

* Annual estimates as of 2023.

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Hawaii

Data as of Second Quarter, 2024, unless otherwise noted.

		Hawaii	United States
Homeownership Rate			
Q1 2024		60.8%	65.6%
Q2 2024		59.4%	65.6%
Q3 2024		60.9%	65.6%
Total Purchase & Refinance Originations in 2	2023		
Number of Loans		9,800	3,984,287
Dollar Volume (\$ thousands)	\$	6,414,330	\$ 1,384,859,576
Average Loan Amount	\$	655,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023		
Number of Loans		564	721,144
Dollar Volume (\$ thousands)	\$	293,330	\$ 210,884,180
Average Loan Amount	\$	520,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)		
Total Housing Units		560,873	142,506,742
Vacant Units		76,967	15,550,731
Occupied Units		483,906	126,956,011
Owner-Occupied		53%	58%
Renter Occupied		33%	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023		1.76%	1.52%
Q2 2024		1.76%	1.43%
Q3 2024		1.80%	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023		0.09%	0.14%
Q2 2024		0.08%	0.13%
Q3 2024		0.09%	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment		638,730	158,818,330
Private non-farm		513,300	135,435,670
Government		125,430	23,382,670
YOY Change in Total Non-Farm Emp		4,830	2,298,330
Unemployment Rate (SA)		2.90%	4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications		47.6%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		33.0%	23.8%
Home Prices (\$)			
YOY Change in Home Prices		10.44%	4.34%
Population*		1,435,140	334,914,900
YOY Change in Population		(4,261)	1,643,484

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Sources: MBA's Monthly Profile of State and National Mortgage Activity (Quarterly, NSA), Bureau of Labor Statistics, Bureau of the Census, Federal Housing Finance Agency, Federal Financial Institutions Examination Council — Home Mortgage Disclosure Act, Mortgage Bankers Association.

NSA: Non-seasonally adjusted SA: Seasonally adjusted YOY: Year-over-year

* Annual estimates as of 2023.

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lowa

Data as of Second Quarter, 2024, unless otherwise noted.

	L	lowa	United States
Homeownership Rate			
Q1 2024		71.3%	65.6%
Q2 2024		72.4%	65.6%
Q3 2024	L	70.5%	65.6%
Total Purchase & Refinance Originations in 2	2023		
Number of Loans	L	42,238	3,984,287
Dollar Volume (\$ thousands)	\$	8,774,910	\$ 1,384,859,576
Average Loan Amount	\$	208,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023		
Number of Loans		5,147	721,144
Dollar Volume (\$ thousands)	\$	1,004,775	\$ 210,884,180
Average Loan Amount	\$	195,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)		
Total Housing Units		1,417,064	142,506,742
Vacant Units		126,925	15,550,731
Occupied Units		1,290,139	126,956,011
Owner-Occupied		65%	58%
Renter Occupied		26%	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023		1.43%	1.52%
Q2 2024		1.42%	1.43%
Q3 2024		1.50%	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023		0.18%	0.14%
Q2 2024		0.17%	0.13%
Q3 2024		0.17%	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment		1,607,430	158,818,330
Private non-farm		1,340,300	135,435,670
Government		267,130	23,382,670
YOY Change in Total Non-Farm Emp		22,270	2,298,330
Unemployment Rate (SA)		2.87%	4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications		48.7%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		30.2%	23.8%
Home Prices (\$)			
YOY Change in Home Prices		4.67%	4.34%
Population*		3,207,000	334,914,900
YOY Change in Population		7,311	1,643,484

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Sources: MBA's Monthly Profile of State and National Mortgage Activity (Quarterly, NSA), Bureau of Labor Statistics, Bureau of the Census, Federal Housing Finance Agency, Federal Financial Institutions Examination Council — Home Mortgage Disclosure Act, Mortgage Bankers Association.

NSA: Non-seasonally adjusted SA: Seasonally adjusted YOY: Year-over-year

* Annual estimates as of 2023.

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MORTGAGE BANKERS ASSOCIATION

Idaho

Data as of Second Quarter, 2024, unless otherwise noted.

		Idaho	United States
Homeownership Rate			
Q1 2024		70.4%	65.6%
Q2 2024		72.1%	65.6%
Q3 2024		72.2%	65.6%
Total Purchase & Refinance Originations in 2	2023		
Number of Loans		27,284	3,984,287
Dollar Volume (\$ thousands)	\$	10,182,250	\$ 1,384,859,576
Average Loan Amount	\$	373,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023		
Number of Loans		4,613	721,144
Dollar Volume (\$ thousands)	\$	1,519,335	\$ 210,884,180
Average Loan Amount	\$	329,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)		
Total Housing Units		758,877	142,506,742
Vacant Units		83,554	15,550,731
Occupied Units		675,323	126,956,011
Owner-Occupied		64%	58%
Renter Occupied		25%	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023		0.85%	1.52%
Q2 2024		0.85%	1.43%
Q3 2024		0.86%	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023		0.12%	0.14%
Q2 2024		0.12%	0.13%
Q3 2024		0.13%	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment		874,100	158,818,330
Private non-farm		737,330	135,435,670
Government		136,770	23,382,670
YOY Change in Total Non-Farm Emp		17,770	2,298,330
Unemployment Rate (SA)		3.53%	4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications		44.7%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		28.0%	23.8%
Home Prices (\$)			
YOY Change in Home Prices		3.99%	4.34%
Population*		1,964,730	334,914,900
YOY Change in Population		25,730	1,643,484

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MORTGAGE BANKERS ASSOCIATION

Illinois

Data as of Second Quarter, 2024, unless otherwise noted.

	Illinois	United States
Homeownership Rate		
Q1 2024	66.7%	65.6%
Q2 2024	69.0%	65.6%
Q3 2024	69.0%	65.6%
Total Purchase & Refinance Originations in 2		
Number of Loans	140,619	3,984,287
Dollar Volume (\$ thousands)	\$ 37,676,565	\$ 1,384,859,576
Average Loan Amount	\$ 268,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023	
Number of Loans	22,529	721,144
Dollar Volume (\$ thousands)	\$ 5,185,685	\$ 210,884,180
Average Loan Amount	\$ 230,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)	
Total Housing Units	5,427,357	142,506,742
Vacant Units	458,596	15,550,731
Occupied Units	4,968,761	126,956,011
Owner-Occupied	61%	58%
Renter Occupied	31%	31%
Mortgage Performance		
Serious Delinquency Rate (NSA)		
Q3 2023	2.00%	1.52%
Q2 2024	1.95%	1.43%
Q3 2024	2.05%	1.55%
Foreclosure Starts Rate (NSA)		
Q3 2023	0.14%	0.14%
Q2 2024	0.19%	0.13%
Q3 2024	0.20%	0.14%
Employment (SA, quarterly data)		
Non-Farm Employment	6,153,100	158,818,330
Private non-farm	5,304,970	135,435,670
Government	848,130	23,382,670
YOY Change in Total Non-Farm Emp	1,070	2,298,330
Unemployment Rate (SA)	5.27%	4.20%
Mortgage Market Activity (NSA)		
Refinance Share of Total Applications	42.4%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps	17.7%	23.8%
Home Prices (\$)		
YOY Change in Home Prices	7.15%	4.34%
Population*	12,549,690	334,914,900
YOY Change in Population	(32,826)	

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Indiana

Data as of Second Quarter, 2024, unless otherwise noted.

	Indiana	United States
Homeownership Rate		
Q1 2024	71.6%	
Q2 2024	71.9%	65.6%
Q3 2024	71.4%	65.6%
Total Purchase & Refinance Originations in 2		
Number of Loans	97,932	3,984,287
Dollar Volume (\$ thousands)	\$ 22,470,557	\$ 1,384,859,576
Average Loan Amount	\$ 229,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023	
Number of Loans	19,993	721,144
Dollar Volume (\$ thousands)	\$ 4,178,635	\$ 210,884,180
Average Loan Amount	\$ 209,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)	
Total Housing Units	2,931,710	142,506,742
Vacant Units	278,114	15,550,731
Occupied Units	2,653,596	126,956,011
Owner-Occupied	63%	58%
Renter Occupied	27%	31%
Mortgage Performance		
Serious Delinquency Rate (NSA)		
Q3 2023	1.85%	1.52%
Q2 2024	1.77%	
Q3 2024	1.92%	1.55%
Foreclosure Starts Rate (NSA)		
Q3 2023	0.19%	0.14%
Q2 2024	0.17%	0.13%
Q3 2024	0.19%	0.14%
Employment (SA, quarterly data)		
Non-Farm Employment	3,295,530	158,818,330
Private non-farm	2,868,230	135,435,670
Government	427,300	23,382,670
YOY Change in Total Non-Farm Emp	24,070	2,298,330
Unemployment Rate (SA)	4.17%	4.20%
Mortgage Market Activity (NSA)		
Refinance Share of Total Applications	53.6%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps	26.4%	23.8%
Home Prices (\$)		
YOY Change in Home Prices	6.36%	4.34%
Population*	6,862,200	334,914,900
YOY Change in Population	29,925	1,643,484

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Kansas

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	L	Kansas	United States
Homeownership Rate			
Q1 2024	L	67.1%	65.6%
Q2 2024	L	65.8%	65.6%
Q3 2024	1	67.6%	65.6%
Total Purchase & Refinance Originations in 2	2023		
Number of Loans		36,222	3,984,287
Dollar Volume (\$ thousands)	\$	8,607,910	\$ 1,384,859,576
Average Loan Amount	\$	238,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023		
Number of Loans		5,229	721,144
Dollar Volume (\$ thousands)	\$	1,060,995	\$ 210,884,180
Average Loan Amount	\$	203,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)		
Total Housing Units		1,278,548	142,506,742
Vacant Units		129,913	15,550,731
Occupied Units		1,148,635	126,956,011
Owner-Occupied		60%	58%
Renter Occupied		30%	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023		1.53%	1.52%
Q2 2024		1.49%	1.43%
Q3 2024		1.55%	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023		0.15%	0.14%
Q2 2024		0.14%	0.13%
Q3 2024		0.15%	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment		1,463,630	158,818,330
Private non-farm		1,208,470	135,435,670
Government		255,170	23,382,670
YOY Change in Total Non-Farm Emp		16,470	2,298,330
Unemployment Rate (SA)		3.27%	4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications		48.4%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		33.3%	23.8%
Home Prices (\$)			
YOY Change in Home Prices		5.70%	4.34%
Population*		2,940,550	334,914,900
YOY Change in Population		3,830	1,643,484

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Kentucky

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	Kentucky	United States
Homeownership Rate		
Q1 2024	68.9%	
Q2 2024	67.0%	
Q3 2024	69.9%	65.6%
Total Purchase & Refinance Originations in 2	2023	
Number of Loans	55,557	3,984,287
Dollar Volume (\$ thousands)	\$ 12,507,935	\$ 1,384,859,576
Average Loan Amount	\$ 225,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023	
Number of Loans	11,451	721,144
Dollar Volume (\$ thousands)	\$ 2,370,685	\$ 210,884,180
Average Loan Amount	\$ 207,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)	
Total Housing Units	1,999,202	142,506,742
Vacant Units	230,100	15,550,731
Occupied Units	1,769,102	126,956,011
Owner-Occupied	60%	58%
Renter Occupied	28%	31%
Mortgage Performance		
Serious Delinquency Rate (NSA)		
Q3 2023	1.92%	1.52%
Q2 2024	1.76%	1.43%
Q3 2024	1.84%	1.55%
Foreclosure Starts Rate (NSA)		
Q3 2023	0.19%	0.14%
Q2 2024	0.14%	0.13%
Q3 2024	0.16%	0.14%
Employment (SA, quarterly data)		
Non-Farm Employment	2,042,300	158,818,330
Private non-farm	1,730,300	135,435,670
Government	312,000	23,382,670
YOY Change in Total Non-Farm Emp	17,600	2,298,330
Unemployment Rate (SA)	4.80%	
Mortgage Market Activity (NSA)		
Refinance Share of Total Applications	50.4%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		
Home Prices (\$)		
YOY Change in Home Prices	6.18%	4.34%
Population*	4,526,150	334,914,900
YOY Change in Population	14,591	1,643,484

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Louisiana

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		Louisiana	Uni	ted States
Homeownership Rate				
Q1 2024		67.4%		65.6%
Q2 2024		67.4%	65.6%	
Q3 2024		68.0%		65.6%
Total Purchase & Refinance Originations in 2	2023			
Number of Loans		50,545		3,984,287
Dollar Volume (\$ thousands)	\$	11,552,085	\$ 1,38	4,859,576
Average Loan Amount	\$	229,000	\$	348,000
FHA Purchase & Refinance Originations in 2	023			
Number of Loans		11,395		721,144
Dollar Volume (\$ thousands)	\$	2,507,835	\$ 21	0,884,180
Average Loan Amount	\$	220,000	\$	292,000
Housing Stock Measures (ACS Data, 2018-20)22)			
Total Housing Units		2,080,371	14	2,506,742
Vacant Units		315,107	1	5,550,731
Occupied Units		1,765,264	12	6,956,011
Owner-Occupied		57%		58%
Renter Occupied		28%		31%
Mortgage Performance				
Serious Delinquency Rate (NSA)				
Q3 2023		2.94%		1.52%
Q2 2024		2.94%		1.43%
Q3 2024		3.19%	1.55%	
Foreclosure Starts Rate (NSA)				
Q3 2023		0.24%		0.14%
Q2 2024		0.25%		0.13%
Q3 2024		0.27%		0.14%
Employment (SA, quarterly data)				
Non-Farm Employment		1,959,730	15	8,818,330
Private non-farm		1,638,770	13	5,435,670
Government		320,970	2	3,382,670
YOY Change in Total Non-Farm Emp		(8,930)		2,298,330
Unemployment Rate (SA)		3.90%		4.20%
Mortgage Market Activity (NSA)				
Refinance Share of Total Applications		53.8%		46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		36.5%		23.8%
Home Prices (\$)				
YOY Change in Home Prices		-0.42%		4.34%
Population*		4,573,750	33	4,914,900
YOY Change in Population		(14,274)		1,643,484

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Massachusetts

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	Massachusetts	United States
Homeownership Rate		
Q1 2024	62.7%	65.6%
Q2 2024	65.4%	65.6%
Q3 2024	62.3%	65.6%
Total Purchase & Refinance Originations in 2	2023	
Number of Loans	65,542	3,984,287
Dollar Volume (\$ thousands)	\$ 33,303,130	\$ 1,384,859,576
Average Loan Amount	\$ 508,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023	
Number of Loans	7,717	721,144
Dollar Volume (\$ thousands)	\$ 3,304,595	\$ 210,884,180
Average Loan Amount	\$ 428,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)	
Total Housing Units	2,999,314	142,506,742
Vacant Units	258,319	15,550,731
Occupied Units	2,740,995	126,956,011
Owner-Occupied	57%	58%
Renter Occupied	34%	31%
Mortgage Performance		
Serious Delinquency Rate (NSA)		
Q3 2023	1.32%	1.52%
Q2 2024	1.20%	1.43%
Q3 2024	1.25%	1.55%
Foreclosure Starts Rate (NSA)		
Q3 2023	0.11%	0.14%
Q2 2024	0.10%	0.13%
Q3 2024	0.13%	0.14%
Employment (SA, quarterly data)		
Non-Farm Employment	3,746,400	158,818,330
Private non-farm	3,275,730	135,435,670
Government	470,670	23,382,670
YOY Change in Total Non-Farm Emp	(34,570)	2,298,330
Unemployment Rate (SA)	3.67%	4.20%
Mortgage Market Activity (NSA)		
Refinance Share of Total Applications	47.9%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps	13.0%	23.8%
Home Prices (\$)		
YOY Change in Home Prices	5.79%	4.34%
Population*	7,001,400	334,914,900
YOY Change in Population	18,659	1,643,484

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Maryland

Data as of Second Quarter, 2024, unless otherwise noted.

	L	Maryland	United States
Homeownership Rate			
Q1 2024		69.9%	65.6%
Q2 2024		68.0%	65.6%
Q3 2024	L	67.9%	65.6%
Total Purchase & Refinance Originations in 2	2023		
Number of Loans	1	73,499	3,984,287
Dollar Volume (\$ thousands)	\$	28,155,985	\$ 1,384,859,576
Average Loan Amount	\$	383,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023		
Number of Loans		15,022	721,144
Dollar Volume (\$ thousands)	\$	5,200,610	\$ 210,884,180
Average Loan Amount	\$	346,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)		
Total Housing Units		2,531,075	142,506,742
Vacant Units		212,951	15,550,731
Occupied Units		2,318,124	126,956,011
Owner-Occupied		62%	58%
Renter Occupied		30%	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023		1.94%	1.52%
Q2 2024		1.76%	1.43%
Q3 2024		1.88%	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023		0.14%	0.14%
Q2 2024		0.15%	0.13%
Q3 2024		0.17%	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment		2,768,330	158,818,330
Private non-farm		2,230,270	135,435,670
Government		538,070	23,382,670
YOY Change in Total Non-Farm Emp		12,770	2,298,330
Unemployment Rate (SA)		2.87%	4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications		47.0%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		23.6%	23.8%
Home Prices (\$)			
YOY Change in Home Prices		3.77%	4.34%
Population*		6,180,250	334,914,900
YOY Change in Population		16,272	1,643,484

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Maine

Data as of Second Quarter, 2024, unless otherwise noted.

		Maine	United States
Homeownership Rate			
Q1 2024		77.2%	65.6%
Q2 2024		75.7%	65.6%
Q3 2024		70.2%	65.6%
Total Purchase & Refinance Originations in 2	2023		
Number of Loans		17,488	3,984,287
Dollar Volume (\$ thousands)	\$	5,361,590	\$ 1,384,859,576
Average Loan Amount	\$	307,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023		
Number of Loans		2,309	721,144
Dollar Volume (\$ thousands)	\$	610,075	\$ 210,884,180
Average Loan Amount	\$	264,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)		
Total Housing Units		741,803	142,506,742
Vacant Units		161,631	15,550,731
Occupied Units		580,172	126,956,011
Owner-Occupied		57%	58%
Renter Occupied		21%	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023		2.12%	1.52%
Q2 2024		1.93%	1.43%
Q3 2024		1.94%	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023		0.10%	0.14%
Q2 2024		0.11%	0.13%
Q3 2024		0.17%	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment		656,730	158,818,330
Private non-farm		553,670	135,435,670
Government		103,070	23,382,670
YOY Change in Total Non-Farm Emp		9,800	2,298,330
Unemployment Rate (SA)		2.80%	4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications		49.6%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		24.9%	23.8%
Home Prices (\$)			
YOY Change in Home Prices		4.28%	4.34%
Population*		1,395,720	334,914,900
YOY Change in Population		6,384	1,643,484

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Sources: MBA's Monthly Profile of State and National Mortgage Activity (Quarterly, NSA), Bureau of Labor Statistics, Bureau of the Census, Federal Housing Finance Agency, Federal Financial Institutions Examination Council — Home Mortgage Disclosure Act, Mortgage Bankers Association.

NSA: Non-seasonally adjusted SA: Seasonally adjusted YOY: Year-over-year

* Annual estimates as of 2023.

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Michigan

Data as of Second Quarter, 2024, unless otherwise noted.

		Michigan	Uni	ted States
Homeownership Rate				
Q1 2024		71.3%		65.6%
Q2 2024		72.1%		65.6%
Q3 2024		73.4%		65.6%
Total Purchase & Refinance Originations in 2	2023			
Number of Loans		123,290		3,984,287
Dollar Volume (\$ thousands)	\$	28,555,340	\$ 1,38	4,859,576
Average Loan Amount	\$	232,000	\$	348,000
FHA Purchase & Refinance Originations in 2	023			
Number of Loans		19,359		721,144
Dollar Volume (\$ thousands)	\$	3,724,915	\$ 21	0,884,180
Average Loan Amount	\$	192,000	\$	292,000
Housing Stock Measures (ACS Data, 2018-20	022)			
Total Housing Units		4,580,447	14	2,506,742
Vacant Units		571,194	1	5,550,731
Occupied Units		4,009,253	12	6,956,011
Owner-Occupied		63%		58%
Renter Occupied		24%		31%
Mortgage Performance				
Serious Delinquency Rate (NSA)				
Q3 2023		1.37%		1.52%
Q2 2024		1.30%		1.43%
Q3 2024		1.42%		1.55%
Foreclosure Starts Rate (NSA)				
Q3 2023		0.14%		0.14%
Q2 2024		0.13%		0.13%
Q3 2024		0.15%		0.14%
Employment (SA, quarterly data)				
Non-Farm Employment		4,490,170	15	8,818,330
Private non-farm		3,867,270	13	5,435,670
Government		622,900	2	3,382,670
YOY Change in Total Non-Farm Emp		54,870		2,298,330
Unemployment Rate (SA)		4.47%		4.20%
Mortgage Market Activity (NSA)				
Refinance Share of Total Applications		41.0%		46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps	;	16.6%		23.8%
Home Prices (\$)				
YOY Change in Home Prices		6.88%		4.34%
Population*		10,037,260	33	4,914,900
YOY Change in Population		3,980		1,643,484

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NSA: Non-seasonally adjusted SA: Seasonally adjusted YOY: Year-over-year

* Annual estimates as of 2023.

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Minnesota

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	Minnesota	United States
Homeownership Rate		
Q1 2024	71.8%	
Q2 2024	70.3%	
Q3 2024	71.0%	65.6%
Total Purchase & Refinance Originations in 2	2023	
Number of Loans	70,044	3,984,287
Dollar Volume (\$ thousands)	\$ 21,185,430	\$ 1,384,859,576
Average Loan Amount	\$ 302,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023	
Number of Loans	8,550	721,144
Dollar Volume (\$ thousands)	\$ 2,311,490	\$ 210,884,180
Average Loan Amount	\$ 270,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)	
Total Housing Units	2,493,956	142,506,742
Vacant Units	237,830	15,550,731
Occupied Units	2,256,126	126,956,011
Owner-Occupied	65%	58%
Renter Occupied	25%	31%
Mortgage Performance		
Serious Delinquency Rate (NSA)		
Q3 2023	1.04%	1.52%
Q2 2024	1.06%	1.43%
Q3 2024	1.12%	1.55%
Foreclosure Starts Rate (NSA)		
Q3 2023	0.11%	0.14%
Q2 2024	0.11%	0.13%
Q3 2024	0.11%	0.14%
Employment (SA, quarterly data)		
Non-Farm Employment	3,023,870	158,818,330
Private non-farm	2,582,300	135,435,670
Government	441,570	23,382,670
YOY Change in Total Non-Farm Emp	35,970	2,298,330
Unemployment Rate (SA)	3.30%	4.20%
Mortgage Market Activity (NSA)		
Refinance Share of Total Applications	44.7%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps	15.1%	23.8%
Home Prices (\$)		
YOY Change in Home Prices	3.71%	4.34%
Population*	5,737,920	
YOY Change in Population	23,615	1,643,484

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Missouri

Data as of Second Quarter, 2024, unless otherwise noted.

Homeownership Rate Homeownership Rate Q1 2024 69.9% 65.6% Q2 2024 69.9% 65.6% Q3 2024 70.5% 65.6% Total Purchase & Refinance Originations in 2023 Number of Loans 88,967 3,984,287 Dollar Volume (\$ thousands) \$ 21,285,005 \$ 1,384,859,576 Average Loan Amount \$ 239,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Number of Loans 14,919 721,144 Dollar Volume (\$ thousands) \$ 3,118,585 \$ 210,884,180 Average Loan Amount \$ 209,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 2,795,030 142,506,742 Vacant Units 2,795,030 142,506,742 Vacant Units 023,000 Occupied Units 2,458,324 126,956,011 Owner-Occupied 59% 58% Renter Occupied 59% 58% Renter Occupied 1.52% 22,92 Q3 2023 1.28% 1.52% Q2 2024 0.14% 0.14% Q3 2023 0.14			Missouri	United States
Q2 2024 69.9% 65.6% Q3 2024 70.5% 65.6% Total Purchase & Refinance Originations in 2023 70.5% 65.6% Number of Loans 88,967 3,984,287 Dollar Volume (\$ thousands) \$ 21,285,005 \$ 1,384,859,576 Average Loan Amount \$ 239,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 721,144 Number of Loans 14,919 721,144 Dollar Volume (\$ thousands) \$ 3,118,585 \$ 210,884,180 Average Loan Amount \$ 209,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) 701 701 Total Housing Units 2,795,030 142,506,742 Vacant Units 2,458,324 126,956,011 Owner-Occupied 59% 58% Renter Occupied 59% 58% Renter Occupied 1.55% 1.43% Q3 2023 0.14% 0.14% Q3 2024 0.11% 0.13% Q3 2024 0.14% 0.14% Q2 2024 0.14%	-			
Q3 2024 70.5% 65.6% Total Purchase & Refinance Originations in 2023 70.5% 65.6% Number of Loans 88,967 3,984,287 Dollar Volume (\$ thousands) \$ 21,285,005 \$ 1,384,859,576 Average Loan Amount \$ 239,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 721,144 Dollar Volume (\$ thousands) \$ 3,118,585 \$ 210,884,180 Average Loan Amount \$ 209,000 \$ 209,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 2,795,030 142,506,742 Vacant Units 2,458,324 126,067,41 12,506,743 Occupied Units 2,458,324 126,057,31 000 Owner-Occupied 59% 58% Renter Occupied 59% 58% Renter Occupied 28% 31% 0143% 03 2023 0.14% 0.14% Q3 2023 0.14% 0.14% 0.14% 0.14% Q3 2024 0.11% 0.13% 0.3,063,370 158,818,330 Private non-farm				
Total Purchase & Refinance Originations in 2023 Number of Loans 88,967 3,984,287 Dollar Volume (\$ thousands) \$ 21,285,005 \$ 1,384,859,576 Average Loan Amount \$ 239,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023				65.6%
Number of Loans 88,967 3,984,287 Dollar Volume (\$ thousands) \$ 21,285,005 \$ 1,384,859,576 Average Loan Amount \$ 239,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Number of Loans 14,919 721,144 Dollar Volume (\$ thousands) \$ 3,118,585 \$ 210,884,180 Average Loan Amount \$ 209,000 \$ 292,000 Housing Units 2,795,030 142,506,742 Vacant Units 336,706 15,550,731 Occupied Units 2,458,324 126,96,011 Owner-Occupied 59% 58% Renter Occupied 28% 31% Mortgage Performance <			70.5%	65.6%
Dollar Volume (\$ thousands) \$ 21,285,005 \$ 1,384,859,576 Average Loan Amount \$ 239,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023	Total Purchase & Refinance Originations in 2	2023		
Average Loan Amount \$ 239,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023			88,967	
FHA Purchase & Refinance Originations in 2023 Number of Loans 14,919 721,144 Dollar Volume (\$ thousands) \$ 3,118,585 \$ 210,884,180 Average Loan Amount \$ 209,000 \$ 209,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 2,795,030 142,506,742 Vacant Units 336,706 15,550,731 Occupied Units 2,458,324 126,956,011 Owner-Occupied 59% 58% Renter Occupied 28% 31% Mortgage Performance S S 32023 1.28% 1.52% Q2 2024 1.15% 1.43% Q3 2023 0.14% 0.14% Q3 2023 0.14% 0.14% 0.14% 0.14% 0.14% Q3 2024 0.11% 0.13% 0.363,370 158,818,330 Private non-farm 2,617,470 135,435,670 Q3 2024 0.14% 0.14% 0.14% 0.14% 0.14% 0.14% 0.14% 0.14% 0.14% 0.14% 0.14% 0.14% 0.14%	Dollar Volume (\$ thousands)		21,285,005	\$ 1,384,859,576
Number of Loans 14,919 721,144 Dollar Volume (\$ thousands) \$ 3,118,585 \$ 210,884,180 Average Loan Amount \$ 209,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022)	Average Loan Amount	\$	239,000	\$ 348,000
Dollar Volume (\$ thousands) \$ 3,118,585 \$ 210,884,180 Average Loan Amount \$ 209,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) T Total Housing Units 2,795,030 142,506,742 Vacant Units 336,706 15,550,731 Occupied Units 2,458,324 126,956,011 Owner-Occupied 59% 58% Renter Occupied 28% 31% Mortgage Performance 2 1.28% 1.52% Q3 2023 1.28% 1.52% 1.43% Q3 2024 1.15% 1.43% 0.14% Q3 2023 0.14% 0.14% 0.14% Q3 2024 0.11% 0.13% 0.14% Q3 2024 0.14% 0.14% 0.14% Derivate non-farm 2,617,470 135,435,670 0.14% Government	FHA Purchase & Refinance Originations in 2	023		
Average Loan Amount \$ 209,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022)	Number of Loans		14,919	721,144
Average Loan Amount \$ 209,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022)	Dollar Volume (\$ thousands)	\$	3,118,585	\$ 210,884,180
Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 2,795,030 142,506,742 Vacant Units 336,706 15,550,731 Occupied Units 2,458,324 126,956,011 Owner-Occupied 59% 58% Renter Occupied 28% 31% Mortgage Performance Q3 2023 1.28% 1.52% Q2 2024 1.15% 1.43% Q3 2023 0.14% 0.14% Q3 2023 0.14% 0.14% Q3 2024 0.11% 0.13% Q3 2023 0.14% 0.14% Q2 2024 0.11% 0.14% Q3 2023 0.14% 0.14% Q3 2024 0.11% 0.13% Q3 2024 0.11% 0.14% Q2 2024 0.14% 0.14% Q3 2023 0.14% 0.14% Q3 2024 0.11% 0.13% Q3 2024 0.14% 0.14% Q3 2024 0.247,870 158,818,330	Average Loan Amount	\$	209,000	\$
Vacant Units 336,706 15,550,731 Occupied Units 2,458,324 126,956,011 Owner-Occupied 59% 58% Renter Occupied 28% 31% Mortgage Performance 28% 31% Q3 2023 1.28% 1.52% Q2 2024 1.15% 1.43% Q3 2023 0.14% 0.14% Q3 2023 0.14% 0.14% Q3 2024 0.11% 0.13% Q3 2024 0.14% 0.14% Q2 2024 0.14% 0.14% Q3 2023 0.14% 0.14% Q3 2024 0.14% 0.14% Q3 2024 0.14% 0.14% Q3 2024 0.14% 0.14% Government 3,063,370 158,818,330 Private non-farm 2,617,470 135,435,670 Government 445,900 23,382,670 YOY Change in Total Non-Farm Emp 72,370 2,298,330 Unemployment Rate (SA) 3.87% 4.20% M	Housing Stock Measures (ACS Data, 2018-20)22)		
Occupied Units 2,458,324 126,956,011 Owner-Occupied 59% 58% Renter Occupied 28% 31% Mortgage Performance 2 31% Q3 2023 1.28% 1.52% Q2 2024 1.15% 1.43% Q3 2023 0.14% 0.14% Q3 2024 0.14% 0.14% Q3 2023 0.14% 0.14% Q3 2024 0.14% 0.14% Q2 2024 0.14% 0.14% Q2 2024 0.14% 0.14% Q3 2023 0.224 0.14% Q2 2024 0.14% 0.14% Q3 2024 0.14% 0.14% Q3 2024 0.14% 0.14% Q3 2024 0.14% 0.14% Go 2024 0.14% 0.14% Mon-Farm Employment 3.063,370 158,818,330 Private non-farm 2,617,470 135,435,670 Government 445,900 23,382,670 YOY Change in Total Non-Farm Emp 7	Total Housing Units		2,795,030	142,506,742
Owner-Occupied 59% 58% Renter Occupied 28% 31% Mortgage Performance	Vacant Units		336,706	15,550,731
Owner-Occupied 59% 58% Renter Occupied 28% 31% Mortgage Performance	Occupied Units		2,458,324	126,956,011
Renter Occupied 28% 31% Mortgage Performance	Owner-Occupied		59%	58%
Serious Delinquency Rate (NSA) Image: Constraint of the system of the syst			28%	31%
Serious Delinquency Rate (NSA) Image: Constraint of the system of the syst	Mortgage Performance			
Q3 2023 1.28% 1.52% Q2 2024 1.15% 1.43% Q3 2024 1.30% 1.55% Foreclosure Starts Rate (NSA) Q3 2023 0.14% 0.14% Q2 2024 0.11% 0.13% Q3 2023 0.14% 0.14% Q2 2024 0.11% 0.13% Q3 2024 0.14% 0.14% Q5 2024 0.14% 0.14% Q5 2024 0.14% 0.14% Q5 2024 0.14% 0.14% Q5 2024 0.14% 0.14% Government 3,063,370 158,818,330 YOY Change in Total Non-Farm Emp 72,370 2,298,330	Serious Delinquency Rate (NSA)			
Q3 2024 1.30% 1.55% Foreclosure Starts Rate (NSA) Q3 2023 0.14% 0.14% Q2 2024 0.11% 0.13% Q3 2024 0.14% 0.14% Q3 2024 0.14% 0.14% Private non-farm Employment 3,063,370 158,818,330 Private non-farm 2,617,470 135,435,670 Government 445,900 23,382,670 YOY Change in Total Non-Farm Emp 72,370 2,298,330 Unemployment Rate (SA) 3.87% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 48.5% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 28.0% 23.8% Home Prices (\$) YOY Change in Home Prices 5.73% 4.34% Population* 6,196,160 334,914,900			1.28%	1.52%
Foreclosure Starts Rate (NSA) 0.14% Q3 2023 0.14% 0.14% Q2 2024 0.11% 0.13% Q3 2024 0.14% 0.14% Mon-Farm Employment (SA, quarterly data) 3.063,370 158,818,330 Private non-farm 2,617,470 135,435,670 Government 445,900 23,382,670 YOY Change in Total Non-Farm Emp 72,370 2,298,330 Unemployment Rate (SA) 3.87% 4.20% Mortgage Market Activity (NSA) 8 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 28.0% 23.8%	Q2 2024		1.15%	1.43%
Q3 2023 0.14% 0.14% Q2 2024 0.11% 0.13% Q3 2024 0.14% 0.14% Employment (SA, quarterly data) 0.14% 0.14% Non-Farm Employment 3,063,370 158,818,330 Private non-farm 2,617,470 135,435,670 Government 2445,900 23,382,670 YOY Change in Total Non-Farm Emp 72,370 2,298,330 Unemployment Rate (SA) 3.87% 4.20% Mortgage Market Activity (NSA) 28.0% 23.8% Refinance Share of Total Applications 48.5% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 28.0% 23.8% Home Prices (\$) 70Y Change in Home Prices 5.73% 4.34% Population* 6,196,160 334,914,900 14.34%	Q3 2024		1.30%	1.55%
Q3 2023 0.14% 0.14% Q2 2024 0.11% 0.13% Q3 2024 0.14% 0.14% Employment (SA, quarterly data) 0.14% 0.14% Non-Farm Employment 3,063,370 158,818,330 Private non-farm 2,617,470 135,435,670 Government 2445,900 23,382,670 YOY Change in Total Non-Farm Emp 72,370 2,298,330 Unemployment Rate (SA) 3.87% 4.20% Mortgage Market Activity (NSA) 28.0% 23.8% Refinance Share of Total Applications 48.5% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 28.0% 23.8% Home Prices (\$) 70Y Change in Home Prices 5.73% 4.34% Population* 6,196,160 334,914,900 14.34%	Foreclosure Starts Rate (NSA)			
Q3 2024 0.14% 0.14% Employment (SA, quarterly data)			0.14%	0.14%
Employment (SA, quarterly data) 3,063,370 158,818,330 Non-Farm Employment 3,063,370 158,818,330 Private non-farm 2,617,470 135,435,670 Government 245,900 23,382,670 YOY Change in Total Non-Farm Emp 72,370 2,298,330 Unemployment Rate (SA) 3.87% 4.20% Mortgage Market Activity (NSA) 860% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 28.0% 23.8% Home Prices (\$) 70Y Change in Home Prices 5.73% 4.34% Population* 6,196,160 334,914,900 100	Q2 2024		0.11%	0.13%
Non-Farm Employment 3,063,370 158,818,330 Private non-farm 2,617,470 135,435,670 Government 445,900 23,382,670 YOY Change in Total Non-Farm Emp 72,370 2,298,330 Unemployment Rate (SA) 3.87% 4.20% Mortgage Market Activity (NSA) 860% 23.88% Refinance Share of Total Applications 48.5% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 28.0% 23.8% Home Prices (\$) 900 4.34% YOY Change in Home Prices 5.73% 4.34% Population* 6,196,160 334,914,900	Q3 2024		0.14%	0.14%
Non-Farm Employment 3,063,370 158,818,330 Private non-farm 2,617,470 135,435,670 Government 445,900 23,382,670 YOY Change in Total Non-Farm Emp 72,370 2,298,330 Unemployment Rate (SA) 3.87% 4.20% Mortgage Market Activity (NSA) 860% 23.88% Refinance Share of Total Applications 48.5% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 28.0% 23.8% Home Prices (\$) 900 4.34% YOY Change in Home Prices 5.73% 4.34% Population* 6,196,160 334,914,900	Employment (SA, guarterly data)			
Private non-farm 2,617,470 135,435,670 Government 445,900 23,382,670 YOY Change in Total Non-Farm Emp 72,370 2,298,330 Unemployment Rate (SA) 3.87% 4.20% Mortgage Market Activity (NSA) 8 46.1% Refinance Share of Total Applications 48.5% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 28.0% 23.8% Home Prices (\$) 70Y Change in Home Prices 5.73% 4.34% Population* 6,196,160 334,914,900 100			3,063,370	158,818,330
Government 445,900 23,382,670 YOY Change in Total Non-Farm Emp 72,370 2,298,330 Unemployment Rate (SA) 3.87% 4.20% Mortgage Market Activity (NSA) 4.20% Refinance Share of Total Applications 48.5% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 28.0% 23.8% Home Prices (\$) 4.34% YOY Change in Home Prices 5.73% 4.34% Population* 6,196,160 334,914,900			2,617,470	135,435,670
YOY Change in Total Non-Farm Emp 72,370 2,298,330 Unemployment Rate (SA) 3.87% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 48.5% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 28.0% 23.8% Home Prices (\$) YOY Change in Home Prices 5.73% 4.34% Population* 6,196,160 334,914,900	Government			
Unemployment Rate (SA)3.87%4.20%Mortgage Market Activity (NSA)Refinance Share of Total Applications48.5%46.1%Gov't (FHA/VA/USDA) Share of Purchase Apps28.0%23.8%Home Prices (\$)YOY Change in Home Prices5.73%4.34%Population*6,196,160334,914,900	YOY Change in Total Non-Farm Emp			
Mortgage Market Activity (NSA)Refinance Share of Total Applications48.5%Gov't (FHA/VA/USDA) Share of Purchase Apps28.0%Home Prices (\$)70Y Change in Home PricesYOY Change in Home Prices5.73%Population*6,196,160				
Refinance Share of Total Applications48.5%46.1%Gov't (FHA/VA/USDA) Share of Purchase Apps28.0%23.8%Home Prices (\$)70Y Change in Home Prices5.73%4.34%Population*6,196,160334,914,900				
Gov't (FHA/VA/USDA) Share of Purchase Apps 28.0% 23.8% Home Prices (\$)			48.5%	46.1%
Home Prices (\$) 4.34% YOY Change in Home Prices 5.73% 4.34% Population* 6,196,160 334,914,900				
YOY Change in Home Prices 5.73% 4.34% Population* 6,196,160 334,914,900			_0.070	_0.070
Population* 6,196,160 334,914,900			5,73%	4.34%
	YOY Change in Population		18,988	 1,643,484

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Mississippi

Data as of Second Quarter, 2024, unless otherwise noted.

	М	ississippi	United States
Homeownership Rate			
Q1 2024		72.8%	65.6%
Q2 2024		75.4%	65.6%
Q3 2024		78.8%	65.6%
Total Purchase & Refinance Originations in 2	2023		
Number of Loans		33,609	3,984,287
Dollar Volume (\$ thousands)		7,028,735	\$ 1,384,859,576
Average Loan Amount	\$	209,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023		
Number of Loans		7,930	721,144
Dollar Volume (\$ thousands)	\$	1,708,320	\$ 210,884,180
Average Loan Amount	\$	215,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20	022)		
Total Housing Units		1,324,992	142,506,742
Vacant Units		203,723	15,550,731
Occupied Units		1,121,269	126,956,011
Owner-Occupied		59%	58%
Renter Occupied		26%	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023		2.95%	1.52%
Q2 2024		2.76%	1.43%
Q3 2024		2.92%	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023		0.26%	0.14%
Q2 2024		0.21%	0.13%
Q3 2024		0.23%	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment		1,192,200	158,818,330
Private non-farm		952,000	135,435,670
Government		240,200	23,382,670
YOY Change in Total Non-Farm Emp		20,570	2,298,330
Unemployment Rate (SA)		2.73%	4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications		53.4%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		38.5%	23.8%
Home Prices (\$)			
YOY Change in Home Prices		5.45%	4.34%
Population*		2,939,690	334,914,900
YOY Change in Population		762	1,643,484

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Montana

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	Montana	United States
Homeownership Rate		
Q1 2024	72.1%	
Q2 2024	71.3%	65.6%
Q3 2024	71.8%	65.6%
Total Purchase & Refinance Originations in 2	2023	
Number of Loans	12,235	3,984,287
Dollar Volume (\$ thousands)	\$ 4,795,515	\$ 1,384,859,576
Average Loan Amount	\$ 392,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023	
Number of Loans	1,706	721,144
Dollar Volume (\$ thousands)	\$ 508,530	\$ 210,884,180
Average Loan Amount	\$ 298,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)	
Total Housing Units	517,430	142,506,742
Vacant Units	73,513	15,550,731
Occupied Units	443,917	126,956,011
Owner-Occupied	59%	58%
Renter Occupied	27%	31%
Mortgage Performance		
Serious Delinquency Rate (NSA)		
Q3 2023	0.89%	1.52%
Q2 2024	0.85%	1.43%
Q3 2024	0.82%	1.55%
Foreclosure Starts Rate (NSA)		
Q3 2023	0.11%	0.14%
Q2 2024	0.09%	0.13%
Q3 2024	0.08%	0.14%
Employment (SA, quarterly data)		
Non-Farm Employment	537,370	158,818,330
Private non-farm	442,330	135,435,670
Government	95,030	23,382,670
YOY Change in Total Non-Farm Emp	18,900	2,298,330
Unemployment Rate (SA)	3.20%	4.20%
Mortgage Market Activity (NSA)		
Refinance Share of Total Applications	54.8%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps	30.3%	23.8%
Home Prices (\$)		
YOY Change in Home Prices	5.81%	4.34%
Population*	1,132,810	334,914,900
YOY Change in Population	9,934	1,643,484

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North Carolina

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	N	orth Carolina		United States
Homeownership Rate				
Q1 2024		65.3%		65.6%
Q2 2024		63.5%		65.6%
Q3 2024		63.5%		65.6%
Total Purchase & Refinance Originations in 2	2023			
Number of Loans		166,205		3,984,287
Dollar Volume (\$ thousands)	\$	53,152,905	\$	1,384,859,576
Average Loan Amount	\$	320,000	\$	348,000
FHA Purchase & Refinance Originations in 2		,	,	,
Number of Loans		25,630		721,144
Dollar Volume (\$ thousands)	\$	6,806,810	\$	210,884,180
Average Loan Amount	\$	266,000	\$	292,000
Housing Stock Measures (ACS Data, 2018-20)22)	,		,
Total Housing Units		4,739,881		142,506,742
Vacant Units		634,649		15,550,731
Occupied Units		4,105,232		126,956,011
Owner-Occupied		57%		58%
Renter Occupied		29%		31%
Mortgage Performance				
Serious Delinquency Rate (NSA)				
Q3 2023		1.19%		1.52%
Q2 2024		1.19%		1.43%
Q3 2024		1.29%		1.55%
Foreclosure Starts Rate (NSA)				
Q3 2023		0.11%		0.14%
Q2 2024		0.10%		0.13%
Q3 2024		0.12%		0.14%
Employment (SA, quarterly data)				
Non-Farm Employment		5,025,500		158,818,330
Private non-farm		4,261,670		135,435,670
Government		763,830		23,382,670
YOY Change in Total Non-Farm Emp		88,100		2,298,330
Unemployment Rate (SA)		3.77%		4.20%
Mortgage Market Activity (NSA)				
Refinance Share of Total Applications		45.4%		46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		28.4%		23.8%
Home Prices (\$)				
YOY Change in Home Prices		3.25%		4.34%
Population*		10,835,490		334,914,900
YOY Change in Population		139,526		1,643,484

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North Dakota

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	North Da	kota	United States
Homeownership Rate			
Q1 2024		2.3%	65.6%
Q2 2024	62	2.7%	65.6%
Q3 2024	65	5.5%	65.6%
Total Purchase & Refinance Originations in 2	2023		
Number of Loans	8,	597	3,984,287
Dollar Volume (\$ thousands)	\$ 2,178,	255	\$ 1,384,859,576
Average Loan Amount	\$ 253,	000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023		
Number of Loans	1,	434	721,144
Dollar Volume (\$ thousands)	\$ 352,	650	\$ 210,884,180
Average Loan Amount	\$ 246,	000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)		
Total Housing Units	372,	376	142,506,742
Vacant Units	52,	338	15,550,731
Occupied Units	320,	038	126,956,011
Owner-Occupied		54%	58%
Renter Occupied		32%	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023	1.	39%	1.52%
Q2 2024	1.	35%	1.43%
Q3 2024	1.	40%	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023	0.	12%	0.14%
Q2 2024	0.	11%	0.13%
Q3 2024	0.	13%	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment	445,	900	158,818,330
Private non-farm	360,	230	135,435,670
Government	85,	670	23,382,670
YOY Change in Total Non-Farm Emp	8,	500	2,298,330
Unemployment Rate (SA)	2.	27%	4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications	42	2.7%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps	37	7.3%	23.8%
Home Prices (\$)			
YOY Change in Home Prices	4.	38%	4.34%
Population*		930	334,914,900
YOY Change in Population	5,	014	1,643,484

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Nebraska

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	Nebraska	united States
Homeownership Rate		
Q1 2024	68.7%	
Q2 2024	68.8%	
Q3 2024	71.2%	65.6%
Total Purchase & Refinance Originations in 2	2023	
Number of Loans	24,251	
Dollar Volume (\$ thousands)	\$ 6,073,525	\$ 1,384,859,576
Average Loan Amount	\$ 250,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023	
Number of Loans	3,539	721,144
Dollar Volume (\$ thousands)	\$ 785,675	\$ 210,884,180
Average Loan Amount	\$ 222,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)	
Total Housing Units	848,023	142,506,742
Vacant Units	71,644	15,550,731
Occupied Units	776,379	126,956,011
Owner-Occupied	61%	<i>б</i> 58%
Renter Occupied	31%	<i>ы</i> 31%
Mortgage Performance		
Serious Delinquency Rate (NSA)		
Q3 2023	1.09%	<i>ы</i> 1.52%
Q2 2024	1.12%	<i>ы</i> 1.43%
Q3 2024	1.28%	<i>ы</i> 1.55%
Foreclosure Starts Rate (NSA)		
Q3 2023	0.11%	6 0.14%
Q2 2024	0.09%	6 0.13%
Q3 2024	0.13%	6 0.14%
Employment (SA, quarterly data)		
Non-Farm Employment	1,073,400	158,818,330
Private non-farm	896,470	135,435,670
Government	176,930	23,382,670
YOY Change in Total Non-Farm Emp	28,000	
Unemployment Rate (SA)	2.67%	
Mortgage Market Activity (NSA)		
Refinance Share of Total Applications	54.1%	6 46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps	29.6%	6 23.8%
Home Prices (\$)		
YOY Change in Home Prices	3.99%	<i>4.34</i> %
Population*	1,978,380	334,914,900
YOY Change in Population	10,319	

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New Hampshire

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	New Hampshire	United States
Homeownership Rate		
Q1 2024	73.4%	65.6%
Q2 2024	73.6%	65.6%
Q3 2024	75.3%	65.6%
Total Purchase & Refinance Originations in 2	2023	
Number of Loans	16,007	3,984,287
Dollar Volume (\$ thousands)	\$ 5,901,585	\$ 1,384,859,576
Average Loan Amount	\$ 369,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023	
Number of Loans	1,889	721,144
Dollar Volume (\$ thousands)	\$ 642,485	\$ 210,884,180
Average Loan Amount	\$ 340,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)	
Total Housing Units	640,335	142,506,742
Vacant Units	95,219	15,550,731
Occupied Units	545,116	126,956,011
Owner-Occupied	62%	58%
Renter Occupied	24%	31%
Mortgage Performance		
Serious Delinquency Rate (NSA)		
Q3 2023	0.99%	1.52%
Q2 2024	0.86%	1.43%
Q3 2024	0.95%	1.55%
Foreclosure Starts Rate (NSA)		
Q3 2023	0.11%	0.14%
Q2 2024	0.09%	0.13%
Q3 2024	0.10%	0.14%
Employment (SA, quarterly data)		
Non-Farm Employment	711,430	158,818,330
Private non-farm	622,200	135,435,670
Government	89,230	23,382,670
YOY Change in Total Non-Farm Emp	11,570	2,298,330
Unemployment Rate (SA)	2.53%	4.20%
Mortgage Market Activity (NSA)		
Refinance Share of Total Applications	50.4%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps	18.1%	23.8%
Home Prices (\$)		
YOY Change in Home Prices	7.17%	4.34%
Population*	1,402,050	334,914,900
YOY Change in Population	3,051	1,643,484

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New Jersey

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		New Jersey	United States
Homeownership Rate			
Q1 2024		59.9%	65.6%
Q2 2024		66.0%	65.6%
Q3 2024		63.6%	65.6%
Total Purchase & Refinance Originations in 2	2023		
Number of Loans		91,926	3,984,287
Dollar Volume (\$ thousands)	\$	39,005,870	\$ 1,384,859,576
Average Loan Amount	\$	424,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023		
Number of Loans		15,846	721,144
Dollar Volume (\$ thousands)	\$	5,909,690	\$ 210,884,180
Average Loan Amount	\$	373,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)		
Total Housing Units		3,756,340	142,506,742
Vacant Units		318,178	15,550,731
Occupied Units		3,438,162	126,956,011
Owner-Occupied		58%	58%
Renter Occupied		33%	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023		1.91%	1.52%
Q2 2024		1.67%	1.43%
Q3 2024		1.76%	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023		0.15%	0.14%
Q2 2024		0.15%	0.13%
Q3 2024		0.16%	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment		4,378,730	158,818,330
Private non-farm		3,771,730	135,435,670
Government		607,000	23,382,670
YOY Change in Total Non-Farm Emp		40,070	2,298,330
Unemployment Rate (SA)		4.73%	4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications		47.6%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		11.5%	 23.8%
Home Prices (\$)			
YOY Change in Home Prices		8.14%	 4.34%
Population*		9,290,840	334,914,900
YOY Change in Population		30,024	1,643,484

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New Mexico

Data as of Second Quarter, 2024, unless otherwise noted.

	New Mexico	United States
Homeownership Rate		
Q1 2024	70.0%	
Q2 2024	71.2%	
Q3 2024	69.1%	65.6%
Total Purchase & Refinance Originations in 2		
Number of Loans	23,292	3,984,287
Dollar Volume (\$ thousands)	\$ 6,596,360	\$ 1,384,859,576
Average Loan Amount	\$ 283,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023	
Number of Loans	5,860	721,144
Dollar Volume (\$ thousands)	\$ 1,475,410	\$ 210,884,180
Average Loan Amount	\$ 252,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)	
Total Housing Units	943,149	142,506,742
Vacant Units	130,297	15,550,731
Occupied Units	812,852	126,956,011
Owner-Occupied	59%	
Renter Occupied	27%	31%
Mortgage Performance		
Serious Delinquency Rate (NSA)		
Q3 2023	1.67%	1.52%
Q2 2024	1.59%	1.43%
Q3 2024	1.60%	1.55%
Foreclosure Starts Rate (NSA)		
Q3 2023	0.18%	0.14%
Q2 2024	0.18%	0.13%
Q3 2024	0.19%	0.14%
Employment (SA, quarterly data)		
Non-Farm Employment	887,270	158,818,330
Private non-farm	697,700	135,435,670
Government	189,570	23,382,670
YOY Change in Total Non-Farm Emp	16,730	2,298,330
Unemployment Rate (SA)	4.10%	4.20%
Mortgage Market Activity (NSA)		
Refinance Share of Total Applications	42.8%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps	33.3%	
Home Prices (\$)		
YOY Change in Home Prices	3.60%	4.34%
Population*	2,114,370	334,914,900
YOY Change in Population	895	1,643,484

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Sources: MBA's Monthly Profile of State and National Mortgage Activity (Quarterly, NSA), Bureau of Labor Statistics, Bureau of the Census, Federal Housing Finance Agency, Federal Financial Institutions Examination Council — Home Mortgage Disclosure Act, Mortgage Bankers Association.

NSA: Non-seasonally adjusted SA: Seasonally adjusted YOY: Year-over-year

* Annual estimates as of 2023.

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Nevada

Data as of Second Quarter, 2024, unless otherwise noted.

Q1 2024 62.9% 65.6% Q2 2024 61.6% 65.6% Q3 2024 59.6% 65.6% Total Purchase & Refinance Originations in 2023 Number of Loans 42.613 3.984,287 Dollar Volume (\$ thousands) \$ 16,553,925 \$ 1,384,859,576 Average Loan Amount \$ 388,000 \$ 348,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Number of Loans 9,967 721,144 Dollar Volume (\$ thousands) \$ 3,518,165 \$ 210,884,180 Average Loan Amount \$ 353,000 \$ 292,000 Housing Units 1,288,357 142,506,742 Vacant Units 124,686 15,550,731 Occupied Units 1,288,357 142,506,742 Vacant Units 1,288,357 142,506,742 Vacant Units 1,288,357 142,506,742 Vacant Units 1,288,357 142,506,742 Q2 2024 1,13% 1,439 Q3 2023 1,22% 1,52% Q2 2024 0,11% 0,149 Q3 2023 <td< th=""><th></th><th></th><th>Nevada</th><th>United States</th></td<>			Nevada	United States
Q2 2024 61.6% 65.6% Q3 2024 59.6% 65.6% Total Purchase & Refinance Originations in 2023 3,984,287 Dollar Volume (\$ thousands) \$ 16,553,925 \$ 1,384,859,576 Average Loan Amount \$ 388,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Number of Loans 9,967 Number of Loans 9,967 721,144 Dollar Volume (\$ thousands) \$ 3,518,165 \$ 210,884,180 Average Loan Amount \$ 353,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 1,288,357 142,506,742 Vacant Units 124,686 15,550,731 0ccupied Units 1,163,671 126,956,011 Owner-Occupied 53% 58% Renter Occupied 53% 58% Renter Occupied 38% 319 Motgage Performance 03 022 1.22% 1.52% Q2 2024 1,19% 1.19% 1.58% 1.43% 1.43% Q3 2023 0.11% 0.11% 0.14% 0.14%	Homeownership Rate			
Q3 2024 59.6% 65.6% Total Purchase & Refinance Originations in 2023 Number of Loans 42,613 3,984,287 Dollar Volume (\$ thousands) \$ 16,553,925 \$ 1,384,859,576 Average Loan Amount \$ 388,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023				65.6%
Total Purchase & Refinance Originations in 2023 Number of Loans 42,613 3,984,287 Dollar Volume (\$ thousands) \$ 16,553,925 \$ 1,384,859,576 Average Loan Amount \$ 388,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Number of Loans 9,967 721,144 Dollar Volume (\$ thousands) \$ 3,518,165 \$ 210,884,180 Average Loan Amount \$ 353,000 \$ 292,000 Housing Units 1,288,357 142,506,742 Vacant Units 124,686 15,550,731 Occupied Units 1,214,686 15,550,731 Occupied Units 1,214,686 15,550,731 Occupied Units 1,163,671 126,956,011 Owner-Occupied 53% 589 Renter Occupied 38% 319 Mortgage Performance Serious Delinquency Rate (NSA) Q3 2023 0,11% 0.149 Q3 2024 0,11% 0.149 Q3 2023 0,11% 0.149 <td>Q2 2024</td> <td></td> <td>61.6%</td> <td>65.6%</td>	Q2 2024		61.6%	65.6%
Number of Loans 42,613 3,984,287 Dollar Volume (\$ thousands) \$ 16,553,925 \$ 1,384,859,576 Average Loan Amount \$ 388,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Number of Loans 9,967 721,144 Dollar Volume (\$ thousands) \$ 3,518,165 \$ 210,884,180 Average Loan Amount \$ 353,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 1,288,357 142,506,742 Vacant Units 124,666 15,550,731 Occupied Units 124,666 15,550,731 Occupied Units 1,163,671 126,956,011 Owner-Occupied 53% 589 Renter Occupied 53% 589 Renter Occupied 1,529 02 Q2 2024 1,13% 1,439 1,439 1,439 1,439 Q3 2023 0,11% 0,1149 0,1149 0,1149 0,1149 Q3 2024 0,11% 0,1149 0,1149 0,1149 0,1149 0,1149 0,1149 0,1149 0,1149 0,1149 0,1149<			59.6%	65.6%
Dollar Volume (\$ thousands) \$ 16,553,925 \$ 1,384,859,576 Average Loan Amount \$ 388,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023		2023		
Average Loan Amount \$ 388,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Number of Loans 9,967 721,144 Dollar Volume (\$ thousands) \$ 3,518,165 \$ 210,884,1800 Average Loan Amount \$ 353,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 1,288,357 142,506,742 Vacant Units 1,288,357 142,506,742 Vacant Units 1,26,956,011 Owner-Occupied 53% 589 Renter Occupied 53% 589 Renter Occupied 53% 589 3119 Mortgage Performance Serious Delinquency Rate (NSA) 1 1.52% Q2 2024 1.13% 1.43% 1.43% 1.43% Q3 2023 0.11% 0.14% 0.14% Q2 2024 0.11% 0.14% 0.14% Q3 2023 0.11% 0.14% 0.14% Q3 2024 0.11% 0.14% 0.14% Q3 2024 0.11% 0.14% 0.14% Q2 2024 0.11% 0.14%			42,613	3,984,287
FHA Purchase & Refinance Originations in 2023 Number of Loans 9,967 721,144 Dollar Volume (\$ thousands) \$ 3,518,165 \$ 210,884,180 Average Loan Amount \$ 353,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022)	Dollar Volume (\$ thousands)		16,553,925	\$ 1,384,859,576
Number of Loans 9,967 721,144 Dollar Volume (\$ thousands) \$ 3,518,165 \$ 210,884,180 Average Loan Amount \$ 353,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022)			388,000	\$ 348,000
Dollar Volume (\$ thousands) \$ 3,518,165 \$ 210,884,180 Average Loan Amount \$ 353,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 1,288,357 142,506,742 Vacant Units 124,686 15,550,731 126,956,011 Owner-Occupied 53% 58% Renter Occupied 38% 319 Mortgage Performance	FHA Purchase & Refinance Originations in 2	023		
Average Loan Amount \$ 353,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 1,288,357 142,506,742 Vacant Units 124,686 15,550,731 Occupied Units 1,163,671 126,956,011 Owner-Occupied 53% 589 Renter Occupied 38% 319 Mortgage Performance	Number of Loans		9,967	721,144
Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 1,288,357 142,506,742 Vacant Units 124,686 15,550,731 Occupied Units 1,163,671 126,956,011 Owner-Occupied 53% 589 Renter Occupied 38% 319 Mortgage Performance Q3 2023 1.22% 1.529 Q2 2024 1.13% 1.439 Q3 2023 0.11% 0.149 Q3 2023 0.11% 0.149 Q3 2024 1.13% 1.439 Q3 2023 0.11% 0.149 Q2 2024 0.10% 0.139 Q3 2023 0.11% 0.149 Q2 2024 0.10% 0.149 Q2 2024 0.10% 0.149 Q3 2023 0.11% 0.149 Q3 2024 0.10% 0.139 Q3 2024 0.10% 0.139 Q3 2024 0.11% 0.149 Employment (SA, quarterly data) Serious 1.58,818,330 </td <td>Dollar Volume (\$ thousands)</td> <td>\$</td> <td>3,518,165</td> <td>\$ 210,884,180</td>	Dollar Volume (\$ thousands)	\$	3,518,165	\$ 210,884,180
Total Housing Units 1,288,357 142,506,742 Vacant Units 124,686 15,550,731 Occupied Units 1,163,671 126,956,011 Owner-Occupied 53% 589 Renter Occupied 38% 319 Mortgage Performance 9 9 Q3 2023 1.22% 1.529 Q2 2024 1.13% 1.439 Q3 2023 0.11% 0.149 Q3 2023 0.11% 0.149 Q3 2024 0.10% 0.139 Q3 2023 0.11% 0.149 Q2 2024 0.10% 0.139 Q3 2023 0.11% 0.149 Q2 2024 0.10% 0.139 Q3 2024 0.10% 0.149 Q2 2024 0.10% 0.149 Q3 2024 0.11% 0.149 Q2 2024 0.10% 0.139 Q3 2024 0.11% 0.149 Employment (SA, quarterly data) 1.581,500 158,818,330 Private non-farm 1,	Average Loan Amount	\$	353,000	\$ 292,000
Vacant Units 124,686 15,550,731 Occupied Units 1,163,671 126,956,011 Owner-Occupied 53% 589 Renter Occupied 38% 319 Mortgage Performance	Housing Stock Measures (ACS Data, 2018-20)22)		
Occupied Units 1,163,671 126,956,011 Owner-Occupied 53% 589 Renter Occupied 38% 319 Mortgage Performance 9 9 Q3 2023 1.22% 1.52% Q2 2024 1.13% 1.439 Q3 2023 0.11% 0.149 Q3 2024 1.19% 1.55% Foreclosure Starts Rate (NSA) 9 0.11% Q2 2024 0.11% 0.149 Q3 2024 0.11% 0.149 Employment (SA, quarterly data) 0.11% 0.149 Non-Farm Employment 1,581,500 158,818,330 Private non-farm 1,397,170 135,435,670 Government 184,330 23,382,670 YOY Change in Total Non-Farm Emp 23,570 2,298,330	Total Housing Units		1,288,357	142,506,742
Occupied Units 1,163,671 126,956,011 Owner-Occupied 53% 589 Renter Occupied 38% 319 Mortgage Performance	Vacant Units		124,686	15,550,731
Owner-Occupied 53% 58% Renter Occupied 38% 319 Mortgage Performance	Occupied Units		1,163,671	
Renter Occupied 38% 31% Mortgage Performance				58%
Mortgage Performance Serious Delinquency Rate (NSA) Q3 2023 1.22% Q2 2024 1.13% Q3 2023 1.19% Q3 2024 1.19% Foreclosure Starts Rate (NSA) 0.11% Q3 2023 0.11% 0.14% Q3 2024 0.11% 0.14% Q3 2023 0.11% 0.14% Q2 2024 0.10% 0.13% Q3 2023 0.11% 0.14% Q2 2024 0.10% 0.14% Q3 2024 0.10% 0.14% Q3 2024 0.11% 0.14% Q3 2024 0.11% 0.14% Employment (SA, quarterly data) 0.11% 0.14% Non-Farm Employment 1,581,500 158,818,330 Private non-farm 1,397,170 135,435,670 Government 184,330 23,382,670 YOY Change in Total Non-Farm Emp 23,570 2,298,330 Unemployment Rate (SA) 5.50% 4.20% Mortgage Market Activity (NSA) 5.50% 4			38%	31%
Serious Delinquency Rate (NSA) Image: Constraint of the system of the syst				
Q2 2024 1.13% 1.43% Q3 2024 1.19% 1.55% Foreclosure Starts Rate (NSA) Q3 2023 0.11% 0.14% Q2 2024 0.10% 0.13% Q3 2024 0.11% 0.14% Q2 2024 0.11% 0.14% Q3 2024 0.11% 0.14% Employment (SA, quarterly data) Non-Farm Employment 1,581,500 158,818,330 Private non-farm 1,397,170 135,435,670 Government 184,330 23,382,670 YOY Change in Total Non-Farm Emp 23,570 2,298,330 Unemployment Rate (SA) 5.50% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 47.7% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 32.4% 23.8% Home Prices (\$) YOY Change in Home Prices 3.95% 4.34% Population* 3.194,180 334,914,900 </td <td></td> <td></td> <td></td> <td></td>				
Q3 2024 1.19% 1.55% Foreclosure Starts Rate (NSA) Q3 2023 0.11% 0.14% Q2 2024 0.10% 0.13% Q3 2024 0.11% 0.14% Q3 2024 0.11% 0.14% Private non-farm 1,581,500 158,818,330 Private non-farm 1,397,170 135,435,670 Government 184,330 23,382,670 YOY Change in Total Non-Farm Emp 23,570 2,298,330 Unemployment Rate (SA) 5.50% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 47.7% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 32.4% 23.8% Home Prices (\$) 3.95% 4.34% YOY Change in Home Prices 3.95% 4.34% Population* 3.194,180 334,914,900	Q3 2023		1.22%	1.52%
Foreclosure Starts Rate (NSA) 0.11% 0.14% Q3 2023 0.11% 0.14% Q2 2024 0.10% 0.13% Q3 2024 0.11% 0.14% Garage Starts Rate (NSA) 0.11% 0.14% Q2 2024 0.10% 0.13% Q3 2024 0.11% 0.14% Employment (SA, quarterly data) 0.14% Non-Farm Employment 1,581,500 158,818,330 Private non-farm 1,397,170 135,435,670 Government 184,330 23,382,670 YOY Change in Total Non-Farm Emp 23,570 2,298,330 Unemployment Rate (SA) 5.50% 4.20% Mortgage Market Activity (NSA) 5 4 Refinance Share of Total Applications 47.7% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 32.4% 23.8% Home Prices (\$) 70Y Change in Home Prices 3.95% 4.34% Population* 3.194,180 334,914,900 334,914,900	Q2 2024		1.13%	1.43%
Q3 2023 0.11% 0.14% Q2 2024 0.10% 0.13% Q3 2024 0.11% 0.14% Employment (SA, quarterly data) 0.11% 0.14% Non-Farm Employment 1,581,500 158,818,330 Private non-farm 1,397,170 135,435,670 Government 184,330 23,382,670 YOY Change in Total Non-Farm Emp 23,570 2,298,330 Unemployment Rate (SA) 5.50% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 47.7% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 32.4% 23.8% Home Prices (\$) 70Y Change in Home Prices 3.95% 4.34% Population* 3,194,180 334,914,900	Q3 2024		1.19%	1.55%
Q3 2023 0.11% 0.14% Q2 2024 0.10% 0.13% Q3 2024 0.11% 0.14% Employment (SA, quarterly data) 0.11% 0.14% Non-Farm Employment 1,581,500 158,818,330 Private non-farm 1,397,170 135,435,670 Government 184,330 23,382,670 YOY Change in Total Non-Farm Emp 23,570 2,298,330 Unemployment Rate (SA) 5.50% 4.20% Mortgage Market Activity (NSA) 8 8 Refinance Share of Total Applications 47.7% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 32.4% 23.8% Home Prices (\$) 70Y Change in Home Prices 3.95% 4.34% Population* 3,194,180 334,914,900	Foreclosure Starts Rate (NSA)			
Q2 2024 0.10% 0.13% Q3 2024 0.11% 0.14% Employment (SA, quarterly data) Non-Farm Employment 1,581,500 158,818,330 Private non-farm 1,397,170 135,435,670 Government 184,330 23,382,670 YOY Change in Total Non-Farm Emp 23,570 2,298,330 Unemployment Rate (SA) 5.50% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 47.7% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 32.4% 23.8% Home Prices (\$) YOY Change in Home Prices 3.95% 4.34% Population* 3.194,180 334,914,900			0.11%	0.14%
Employment (SA, quarterly data) 1,581,500 158,818,330 Non-Farm Employment 1,397,170 135,435,670 Private non-farm 1,397,170 135,435,670 Government 184,330 23,382,670 YOY Change in Total Non-Farm Emp 23,570 2,298,330 Unemployment Rate (SA) 5.50% 4.20% Mortgage Market Activity (NSA) 200 Refinance Share of Total Applications 47.7% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 32.4% 23.8% Home Prices (\$) 3.95% 4.34% YOY Change in Home Prices 3.95% 4.34% Population* 3,194,180 334,914,900				0.13%
Non-Farm Employment 1,581,500 158,818,330 Private non-farm 1,397,170 135,435,670 Government 184,330 23,382,670 YOY Change in Total Non-Farm Emp 23,570 2,298,330 Unemployment Rate (SA) 5.50% 4.20% Mortgage Market Activity (NSA) Efinance Share of Total Applications 47.7% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 32.4% 23.8% Home Prices (\$)	Q3 2024		0.11%	0.14%
Non-Farm Employment 1,581,500 158,818,330 Private non-farm 1,397,170 135,435,670 Government 184,330 23,382,670 YOY Change in Total Non-Farm Emp 23,570 2,298,330 Unemployment Rate (SA) 5.50% 4.20% Mortgage Market Activity (NSA) Efinance Share of Total Applications 47.7% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 32.4% 23.8% Home Prices (\$)	Employment (SA, guarterly data)			
Private non-farm 1,397,170 135,435,670 Government 184,330 23,382,670 YOY Change in Total Non-Farm Emp 23,570 2,298,330 Unemployment Rate (SA) 5.50% 4.20% Mortgage Market Activity (NSA) 8 6 Refinance Share of Total Applications 47.7% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 32.4% 23.8% Home Prices (\$) 9 4.34% YOY Change in Home Prices 3.95% 4.34% Population* 3,194,180 334,914,900			1,581,500	158,818,330
Government 184,330 23,382,670 YOY Change in Total Non-Farm Emp 23,570 2,298,330 Unemployment Rate (SA) 5.50% 4.20% Mortgage Market Activity (NSA) 70% 46.1% Refinance Share of Total Applications 47.7% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 32.4% 23.8% Home Prices (\$) 70Y Change in Home Prices 3.95% 4.34% Population* 3,194,180 334,914,900				
YOY Change in Total Non-Farm Emp 23,570 2,298,330 Unemployment Rate (SA) 5.50% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 47.7% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 32.4% 23.8% Home Prices (\$) YOY Change in Home Prices 3.95% 4.34% Population* 3,194,180 334,914,900				
Unemployment Rate (SA)5.50%4.20%Mortgage Market Activity (NSA)Refinance Share of Total Applications47.7%46.1%Gov't (FHA/VA/USDA) Share of Purchase Apps32.4%23.8%Home Prices (\$)YOY Change in Home Prices3.95%4.34%Population*3,194,180334,914,900	YOY Change in Total Non-Farm Emp			
Mortgage Market Activity (NSA)Refinance Share of Total Applications47.7%Gov't (FHA/VA/USDA) Share of Purchase Apps32.4%Population *3.95%4.34%Population*3,194,180				4.20%
Refinance Share of Total Applications47.7%46.1%Gov't (FHA/VA/USDA) Share of Purchase Apps32.4%23.8%Home Prices (\$)YOY Change in Home Prices3.95%4.34%Population*3,194,180334,914,900				
Gov't (FHA/VA/USDA) Share of Purchase Apps 32.4% 23.8% Home Prices (\$)			47.7%	46.1%
Home Prices (\$) 4.34% YOY Change in Home Prices 3.95% 4.34% Population* 3,194,180 334,914,900				23.8%
YOY Change in Home Prices 3.95% 4.34% Population* 3,194,180 334,914,900			02/0	20.070
Population* 3,194,180 334,914,900			3 95%	4.34%
	Population*			
TUT UDADDE IN PODULATION 16 / 55 1 1 643 484	YOY Change in Population		16,755	1,643,484

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Sources: MBA's Monthly Profile of State and National Mortgage Activity (Quarterly, NSA), Bureau of Labor Statistics, Bureau of the Census, Federal Housing Finance Agency, Federal Financial Institutions Examination Council — Home Mortgage Disclosure Act, Mortgage Bankers Association.

NSA: Non-seasonally adjusted SA: Seasonally adjusted YOY: Year-over-year

* Annual estimates as of 2023.

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New York

Data as of Second Quarter, 2024, unless otherwise noted.

Homeownership Rate Homeownership Rate Q1 2024 54.3% 65.6% Q2 2024 52.9% 65.6% Q3 2024 52.9% 65.6% Total Purchase & Refinance Originations in 2023 Number of Loans 134,400 3,984,287 Number of Loans 134,400 \$ 1,384,859,576 Average Loan Amount \$ 433,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Number of Loans 16,077 721,144 Dollar Volume (\$ thousands) \$ 5,762,065 \$ 210,884,180 Average Loan Amount \$ 358,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 8,494,452 142,506,742 Vacant Units 7,604,523 126,956,011 Owner-Occupied 49% 58% Renter Occupied 49% 58% Renter Occupied 41% 31% Mortgage Performance S S S S S Q3 2023 0.19% 0.14% Q32024 0.17% 0.13% Q3 2024 0.17% 0.13% Q32024 </th <th></th> <th>New York</th> <th>United States</th>		New York	United States
Q2 2024 52.4% 65.6% Total Purchase & Refinance Originations in 2023 134,400 3,984,287 Number of Loans 134,400 3,984,287 Dollar Volume (\$ thousands) \$ 58,221,790 \$ 1,384,859,576 Average Loan Amount \$ 433,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Number of Loans 16,077 721,144 Dollar Volume (\$ thousands) \$ 5,762,065 \$ 210,884,180 Average Loan Amount \$ 358,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 8,494,452 142,506,742 Vacant Units 7,604,523 126,956,011 Owner-Occupied 49% 58% Renter Occupied 41% 31% Mortgage Performance Serious Delinquency Rate (NSA) Q3 2023 0.19% 0.14% Q3 2024 0.17% 0.13% Q3 2023 0.19% 0.14% Q2 2024	-		
Q3 2024 52.9% 65.6% Total Purchase & Refinance Originations in 2023 Number of Loans 134,400 3,984,287 Dollar Volume (\$ thousands) \$ 58,221,790 \$ 1,384,859,576 Average Loan Amount \$ 433,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 348,000 Number of Loans 16,077 721,144 Dollar Volume (\$ thousands) \$ 5,762,065 \$ 210,884,180 Average Loan Amount \$ 358,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 8,494,452 142,506,742 Vacant Units 8,494,452 142,506,742 Vacant Units 7,604,523 126,956,011 Owner-Occupied 49% 58% Renter Occupied 49% 58% Renter Occupied 41% 31% 31% Mortgage Performance 0 G3 2023 2.86% 1.52% 1.55% Foreclosure Starts Rate (NSA) 0 1.43% G3 2024 0.19% 0.14% 0.13% 0.338,6300 135,818,330			
Total Purchase & Refinance Originations in 2023 134,400 3,984,287 Dollar Volume (\$ thousands) \$ 58,221,790 \$ 1,384,859,576 Average Loan Amount \$ 433,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Number of Loans 16,077 721,144 Dollar Volume (\$ thousands) \$ 5,762,065 \$ 210,884,180 Average Loan Amount \$ 358,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 8,494,452 142,506,742 Vacant Units 889,929 15,550,731 Occupied Units 7,604,523 126,956,011 Owner-Occupied 49% 58% Renter Occupied 41% 31% Mortgage Performance	Q2 2024		65.6%
Number of Loans 134,400 3,984,287 Dollar Volume (\$ thousands) \$ 58,221,790 \$ 1,384,859,576 Average Loan Amount \$ 433,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023			65.6%
Dollar Volume (\$ thousands) \$ 58,221,790 \$ 1,384,859,576 Average Loan Amount \$ 433,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023	Total Purchase & Refinance Originations in 2		
Average Loan Amount \$ 433,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023			
FHA Purchase & Refinance Originations in 2023 Number of Loans 16,077 721,144 Dollar Volume (\$ thousands) \$ 5,762,065 \$ 210,884,180 Average Loan Amount \$ 358,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 8,494,452 142,506,742 Vacant Units 8,89,929 15,550,731 Occupied Units 7,604,523 126,956,011 Owner-Occupied 49% 58% Renter Occupied 41% 31% Mortgage Performance S Serious Delinquency Rate (NSA) Serious Delinquency Rate (NSA) Serious Delinquency Rate (NSA) Serious Delinquency Rate (NSA) Serious 2023 0.19% 0.14% Q3 2023 0.19% 0.14% Q3 2024 0.17% 0.13% Q3 2024 0.17% 0.13% Q3 2024 0.14% Setous 23,382,670 YOY Change in Total Non-Farm Emp 161,830 2,298,330 158,818,330 Setous 23,382,670 YOY Change in Total Non-Farm Emp 161,830 2,298,330 135,435,670 YOY Change in Total Applications 30.7%	Dollar Volume (\$ thousands)		\$ 1,384,859,576
Number of Loans 16,077 721,144 Dollar Volume (\$ thousands) \$ 5,762,065 \$ 210,884,180 Average Loan Amount \$ 358,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022)	Average Loan Amount	\$ 433,000	\$ 348,000
Dollar Volume (\$ thousands) \$ 5,762,065 \$ 210,884,180 Average Loan Amount \$ 358,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022)	FHA Purchase & Refinance Originations in 2	023	
Average Loan Amount \$ 358,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022)	Number of Loans	16,077	721,144
Average Loan Amount \$ 358,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022)	Dollar Volume (\$ thousands)	\$ 5,762,065	\$ 210,884,180
Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 8,494,452 142,506,742 Vacant Units 889,929 15,550,731 Occupied Units 7,604,523 126,956,011 Owner-Occupied 49% 58% Renter Occupied 41% 31% Mortgage Performance Q3 2023 2.86% 1.52% Q2 2024 2.60% 1.43% Q3 2023 0.19% 0.14% Q2 2024 0.17% 0.13% Q3 2024 0.19% 0.14% Q2 2024 0.19% 0.14% Q3 2024 0.19% 0.14% Q3 2024 0.19% 0.14% Q3 2024 0.19% 0.14%	Average Loan Amount	\$ 358,000	
Vacant Units 889,929 15,550,731 Occupied Units 7,604,523 126,956,011 Owner-Occupied 49% 58% Renter Occupied 41% 31% Mortgage Performance	Housing Stock Measures (ACS Data, 2018-20)22)	
Occupied Units 7,604,523 126,956,011 Owner-Occupied 49% 58% Renter Occupied 41% 31% Mortgage Performance	Total Housing Units	8,494,452	142,506,742
Owner-Occupied 49% 58% Renter Occupied 41% 31% Mortgage Performance	Vacant Units	889,929	15,550,731
Owner-Occupied 49% 58% Renter Occupied 41% 31% Mortgage Performance	Occupied Units	7,604,523	126,956,011
Renter Occupied 41% 31% Mortgage Performance			
Mortgage Performance Serious Delinquency Rate (NSA) Q3 2023 2.86% Q2 2024 2.60% Q3 2023 2.72% Q3 2024 2.72% Q3 2023 0.19% Q3 2024 0.19% Q3 2023 0.19% Q3 2023 0.19% Q3 2023 0.19% Q3 2024 0.17% Q3 2024 0.19% Ox14% Employment (SA, quarterly data) Non-Farm Employment 9,883,630		41%	
Serious Delinquency Rate (NSA) Image: Constraint of the system of the syst	Mortgage Performance		
Q3 2023 2.86% 1.52% Q2 2024 2.60% 1.43% Q3 2024 2.72% 1.55% Foreclosure Starts Rate (NSA)			
Q3 2024 2.72% 1.55% Foreclosure Starts Rate (NSA)		2.86%	1.52%
Q3 2024 2.72% 1.55% Foreclosure Starts Rate (NSA)	Q2 2024	2.60%	1.43%
Q3 2023 0.19% 0.14% Q2 2024 0.17% 0.13% Q3 2024 0.19% 0.14% Employment (SA, quarterly data) 0.14% Non-Farm Employment 9,883,630 158,818,330 Private non-farm 8,396,300 135,435,670 Government 1,487,330 23,382,670 YOY Change in Total Non-Farm Emp 161,830 2,298,330 Unemployment Rate (SA) 4.37% 4.20% Mortgage Market Activity (NSA) The second seco		2.72%	1.55%
Q3 2023 0.19% 0.14% Q2 2024 0.17% 0.13% Q3 2024 0.19% 0.14% Employment (SA, quarterly data) 0.14% Non-Farm Employment 9,883,630 158,818,330 Private non-farm 8,396,300 135,435,670 Government 1,487,330 23,382,670 YOY Change in Total Non-Farm Emp 161,830 2,298,330 Unemployment Rate (SA) 4.37% 4.20% Mortgage Market Activity (NSA) T T Refinance Share of Total Applications 30.7% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 12.0% 23.8% Home Prices (\$) T T YOY Change in Home Prices 7.03% 4.34% Population* 19,571,220 334,914,900	Foreclosure Starts Rate (NSA)		
Q2 2024 0.17% 0.13% Q3 2024 0.19% 0.14% Employment (SA, quarterly data) 0.14% Non-Farm Employment 9,883,630 158,818,330 Private non-farm 8,396,300 135,435,670 Government 1,487,330 23,382,670 YOY Change in Total Non-Farm Emp 161,830 2,298,330 Unemployment Rate (SA) 4.37% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 30.7% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 12.0% 23.8% Home Prices (\$) 703% 4.34% Population* 19,571,220 334,914,900		0.19%	0.14%
Q3 2024 0.19% 0.14% Employment (SA, quarterly data) Non-Farm Employment 9,883,630 158,818,330 Private non-farm 8,396,300 135,435,670 Government 1,487,330 23,382,670 YOY Change in Total Non-Farm Emp 161,830 2,298,330 Unemployment Rate (SA) 4.37% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 30.7% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 12.0% 23.8% Home Prices (\$) YOY Change in Home Prices 7.03% 4.34% Population* 19,571,220 334,914,900	Q2 2024		
Employment (SA, quarterly data) 9,883,630 158,818,330 Non-Farm Employment 9,883,630 158,818,330 Private non-farm 8,396,300 135,435,670 Government 1,487,330 23,382,670 YOY Change in Total Non-Farm Emp 161,830 2,298,330 Unemployment Rate (SA) 4.37% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 30.7% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 12.0% 23.8% Home Prices (\$) YOY Change in Home Prices 7.03% 4.34% Population* 19,571,220 334,914,900			
Non-Farm Employment 9,883,630 158,818,330 Private non-farm 8,396,300 135,435,670 Government 1,487,330 23,382,670 YOY Change in Total Non-Farm Emp 161,830 2,298,330 Unemployment Rate (SA) 4.37% 4.20% Mortgage Market Activity (NSA) Private of Total Applications 30.7% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 12.0% 23.8% Home Prices (\$) 7.03% 4.34% Population* 19,571,220 334,914,900			
Private non-farm 8,396,300 135,435,670 Government 1,487,330 23,382,670 YOY Change in Total Non-Farm Emp 161,830 2,298,330 Unemployment Rate (SA) 4.37% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 30.7% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 12.0% 23.8% Home Prices (\$) YOY Change in Home Prices 7.03% 4.34% Population* 19,571,220 334,914,900		9.883.630	158.818.330
Government 1,487,330 23,382,670 YOY Change in Total Non-Farm Emp 161,830 2,298,330 Unemployment Rate (SA) 4.37% 4.20% Mortgage Market Activity (NSA) 4.37% 4.20% Refinance Share of Total Applications 30.7% 46.1% 30.7% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 12.0% 23.8% 4.34% YOY Change in Home Prices 7.03% 4.34% Population* 19,571,220 334,914,900			
YOY Change in Total Non-Farm Emp 161,830 2,298,330 Unemployment Rate (SA) 4.37% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 30.7% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 12.0% 23.8% Home Prices (\$) YOY Change in Home Prices 7.03% 4.34% Population* 19,571,220 334,914,900			
Unemployment Rate (SA)4.37%4.20%Mortgage Market Activity (NSA)Refinance Share of Total Applications30.7%46.1%Gov't (FHA/VA/USDA) Share of Purchase Apps12.0%23.8%Home Prices (\$)YOY Change in Home Prices7.03%4.34%Population*19,571,220334,914,900	-		
Mortgage Market Activity (NSA)Refinance Share of Total Applications30.7%Gov't (FHA/VA/USDA) Share of Purchase Apps12.0%Home Prices (\$)7.03%YOY Change in Home Prices7.03%Population*19,571,220334,914,900			
Refinance Share of Total Applications30.7%46.1%Gov't (FHA/VA/USDA) Share of Purchase Apps12.0%23.8%Home Prices (\$)7.03%4.34%YOY Change in Home Prices7.03%4.34%Population*19,571,220334,914,900			
Gov't (FHA/VA/USDA) Share of Purchase Apps 12.0% 23.8% Home Prices (\$)		30.7%	46.1%
Home Prices (\$) 7.03% YOY Change in Home Prices 7.03% 4.34% Population* 19,571,220 334,914,900			
YOY Change in Home Prices 7.03% 4.34% Population* 19,571,220 334,914,900		.2.070	20.070
Population* 19,571,220 334,914,900		7 0.3%	4 34%
	YOY Change in Population		

The state mortgage market profile combines several popular economic measures into a one page report, making it fast and easy to become well versed on your state's economy.

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Sources: MBA's Monthly Profile of State and National Mortgage Activity (Quarterly, NSA), Bureau of Labor Statistics, Bureau of the Census, Federal Housing Finance Agency, Federal Financial Institutions Examination Council — Home Mortgage Disclosure Act, Mortgage Bankers Association.

NSA: Non-seasonally adjusted SA: Seasonally adjusted YOY: Year-over-year

* Annual estimates as of 2023.

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Ohio

Data as of Second Quarter, 2024, unless otherwise noted.

Homeownership Rate Homeownership Rate Q1 2024 69.6% 65.6% Q2 2024 69.5% 65.6% Q3 2024 68.9% 65.6% Total Purchase & Refinance Originations in 2023 Number of Loans 147,635 3,984,287 Dollar Volume (\$ thousands) \$ 33,336,500 \$ 1,384,859,576 Average Loan Amount \$ 226,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Number of Loans 27,698 721,144 Dollar Volume (\$ thousands) \$ 5,485,380 \$ 210,884,180 Average Loan Amount \$ 198,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 5,251,209 142,506,742 Vacant Units 461,801 15,550,731 Occupied Units 4,789,408 126,956,011 Owner-Occupied 61% 58% Renter Occupied 61% 58% Renter Occupied 30% 31% Motgage Performance S S Q3 2024 1.77% 1.43% 0.14% 0.14% 0.14% Q3 2023 0.18%		Ohio	United States
Q2 2024 69.5% 65.6% Q3 2024 68.9% 65.6% Total Purchase & Refinance Originations in 2023 147,635 3,984,287 Number of Loans 147,635 3,984,287 Dollar Volume (\$ thousands) \$ 226,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Number of Loans 27,698 721,144 Dollar Volume (\$ thousands) \$ 5,485,330 \$ 210,884,180 Average Loan Amount \$ 198,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 5,251,209 142,506,742 Vacant Units 461,801 15,550,731 Occupied Units 4,789,408 126,956,011 Owner-Occupied 61% 58% Renter Occupied 61% 58% Renter Occupied 1.94% 1.52% G3 2023 0.18% 0.14% Q3 2024 0.18% 0.14% Q3 2024 0.18% 0.14% Q2 2024 0.18%			
Q3 2024 68.9% 65.6% Total Purchase & Refinance Originations in 2023 It47,635 3,984,287 Number of Loans 147,635 3,984,287 Dollar Volume (\$ thousands) \$ 33,336,500 \$ 1,384,859,576 Average Loan Amount \$ 226,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Itage Yead Number of Loans 27,698 721,144 Dollar Volume (\$ thousands) \$ 5,485,380 \$ 210,884,180 Average Loan Amount \$ 198,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 5,251,209 142,506,742 Vacant Units 41,801 15,550,731 Occupied Units 4,789,408 126,956,011 Owner-Occupied 61% 58% Renter Occupied 61% 58% Renter Occupied 1.94% 1.52% Q2 2024 1.77% 1.43% Q3 2023 0.18% 0.14% 0.14% Q2 2024 0.16% 0.14% Q2 2024 0.16% 0.14% 0.14% 0.14%			
Total Purchase & Refinance Originations in 2023 Number of Loans 147,635 3,984,287 Dollar Volume (\$ thousands) \$ 33,336,500 \$ 1,384,859,576 Average Loan Amount \$ 226,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Number of Loans 27,698 721,144 Dollar Volume (\$ thousands) \$ 5,485,380 \$ 210,884,180 Average Loan Amount \$ 198,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 5,251,209 142,506,742 Vacant Units 4,789,408 126,956,011 0.wner-Occupied 61% 58% Occupied Units 4,789,408 126,956,011 0.wner-Occupied 30% 311% Mortgage Performance Serious Delinquency Rate (NSA) Q3 2023 1.94% 1.52% 0.14% 0.14% Q3 2024 0.18% 0.14% 0.14% Q3 2023 0.18% 0.14% 0.14% Q3 2024 0.16% 0.13% <t< td=""><td></td><td></td><td></td></t<>			
Number of Loans 147,635 3,984,287 Dollar Volume (\$ thousands) \$ 33,336,500 \$ 1,384,859,576 Average Loan Amount \$ 226,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023			65.6%
Dollar Volume (\$ thousands) \$ 33,336,500 \$ 1,384,859,576 Average Loan Amount \$ 226,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023	Total Purchase & Refinance Originations in 2	2023	
Average Loan Amount \$ 226,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023			3,984,287
FHA Purchase & Refinance Originations in 2023 Number of Loans 27,698 721,144 Dollar Volume (\$ thousands) \$ 5,485,380 \$ 210,884,180 Average Loan Amount \$ 198,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 5,251,209 142,506,742 Vacant Units 461,801 15,550,731 Occupied Units 4,789,408 126,956,011 Owner-Occupied 61% 58% Renter Occupied 30% 31% Mortgage Performance Serious Delinquency Rate (NSA) Serious Delinquency Rate (NSA) Q3 2023 1.94% 1.52% 1.43% Q3 2023 0.18% 0.14% Q3 2023 0.18% 0.14% Q3 2024 0.16% 0.13% Q3 2024 0.16% 0.13% Q3 2024 0.16% 0.14% Q3 2024 0.16% 0.14% Q3 2024 0.16% 0.14% <tr< td=""><td>Dollar Volume (\$ thousands)</td><td></td><td></td></tr<>	Dollar Volume (\$ thousands)		
Number of Loans 27,698 721,144 Dollar Volume (\$ thousands) \$ 5,485,380 \$ 210,884,180 Average Loan Amount \$ 198,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022)			\$ 348,000
Dollar Volume (\$ thousands) \$ 5,485,380 \$ 210,884,180 Average Loan Amount \$ 198,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022)	FHA Purchase & Refinance Originations in 2	023	
Average Loan Amount \$ 198,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022)	Number of Loans	27,698	721,144
Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 5,251,209 142,506,742 Vacant Units 461,801 15,550,731 Occupied Units 4,789,408 126,956,011 Owner-Occupied 61% 58% Renter Occupied 61% 58% Renter Occupied 30% 31% Mortgage Performance 9 9 Q3 2023 1.94% 1.52% Q2 2024 1.77% 1.43% Q3 2023 0.18% 0.14% Q2 2024 0.16% 0.13% Q3 2023 0.18% 0.14% Q3 2024 0.19% 0.14% Poy Change in Total Non-Farm Emp 27,330 2,298,330 Private non-farm 4,879,900 135	Dollar Volume (\$ thousands)	\$ 5,485,380	\$ 210,884,180
Total Housing Units 5,251,209 142,506,742 Vacant Units 461,801 15,550,731 Occupied Units 4,789,408 126,956,011 Owner-Occupied 61% 58% Renter Occupied 61% 58% Qas 2023 1.94% 1.52% Q3 2023 1.94% 1.52% Q2 2024 1.77% 1.43% Q3 2023 0.18% 0.14% Q3 2023 0.18% 0.14% Q3 2024 1.87% 1.55% Foreclosure Starts Rate (NSA) 0.18% 0.14% Q2 2024 0.16% 0.13% Q3 2023 0.18% 0.14% Q2 2024 0.16% 0.13% Q3 2024 0.16% 0.13% Q3 2024 0.16% 0.14% Q2 2024 0.16% 0.14% Q3 2024 0.19% 0.14% Q3 2024 0.16% 0.13% Q3 2024 0.16% 0.13% Q3 2024 0.18% 0.14	Average Loan Amount	\$ 198,000	\$ 292,000
Vacant Units 461,801 15,550,731 Occupied Units 4,789,408 126,956,011 Owner-Occupied 61% 58% Renter Occupied 30% 31% Mortgage Performance	Housing Stock Measures (ACS Data, 2018-20)22)	
Vacant Units 461,801 15,550,731 Occupied Units 4,789,408 126,956,011 Owner-Occupied 61% 58% Renter Occupied 30% 31% Mortgage Performance	Total Housing Units	5,251,209	142,506,742
Owner-Occupied 61% 58% Renter Occupied 30% 31% Mortgage Performance		461,801	15,550,731
Renter Occupied 30% 31% Mortgage Performance	Occupied Units	4,789,408	126,956,011
Renter Occupied 30% 31% Mortgage Performance	Owner-Occupied	61%	58%
Serious Delinquency Rate (NSA) Image: Constraint of the system of the syst		30%	31%
Serious Delinquency Rate (NSA) Image: Constraint of the system of the syst	Mortgage Performance		
Q2 2024 1.77% 1.43% Q3 2024 1.87% 1.55% Foreclosure Starts Rate (NSA)	Serious Delinquency Rate (NSA)		
Q3 2024 1.87% 1.55% Foreclosure Starts Rate (NSA) Q3 2023 0.18% 0.14% Q2 2024 0.16% 0.13% Q3 2024 0.19% 0.14% Q3 2024 0.19% 0.14% Employment (SA, quarterly data) Non-Farm Employment 5,668,700 158,818,330 Private non-farm 4,879,900 135,435,670 Government 788,800 23,382,670 YOY Change in Total Non-Farm Emp 27,330 2,298,330 Unemployment Rate (SA) 4.50% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 44.9% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 20.3% 23.8% Home Prices (\$) YOY Change in Home Prices 6.62% 4.34% Population* 11,785,940 334,914,900	Q3 2023	1.94%	1.52%
Foreclosure Starts Rate (NSA) 0.18% 0.14% Q3 2023 0.18% 0.14% Q2 2024 0.16% 0.13% Q3 2024 0.19% 0.14% Employment (SA, quarterly data) 0.19% 0.14% Non-Farm Employment 5,668,700 158,818,330 Private non-farm 4,879,900 135,435,670 Government 788,800 23,382,670 YOY Change in Total Non-Farm Emp 27,330 2,298,330 Unemployment Rate (SA) 4.50% 4.20% Mortgage Market Activity (NSA) 4 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 20.3% 23.8% Home Prices (\$) 70Y Change in Home Prices 6.62% 4.34% Population* 11,785,940 334,914,900 11,785,940	Q2 2024	1.77%	1.43%
Q3 2023 0.18% 0.14% Q2 2024 0.16% 0.13% Q3 2024 0.19% 0.14% Employment (SA, quarterly data) 0.14% Non-Farm Employment 5,668,700 158,818,330 Private non-farm 4,879,900 135,435,670 Government 788,800 23,382,670 YOY Change in Total Non-Farm Emp 27,330 2,298,330 Unemployment Rate (SA) 4.50% 4.20% Mortgage Market Activity (NSA) T T Refinance Share of Total Applications 44.9% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 20.3% 23.8% Home Prices (\$) T T YOY Change in Home Prices 6.62% 4.34% Population* 11,785,940 334,914,900	Q3 2024	1.87%	1.55%
Q3 2023 0.18% 0.14% Q2 2024 0.16% 0.13% Q3 2024 0.19% 0.14% Employment (SA, quarterly data) 0.14% Non-Farm Employment 5,668,700 158,818,330 Private non-farm 4,879,900 135,435,670 Government 788,800 23,382,670 YOY Change in Total Non-Farm Emp 27,330 2,298,330 Unemployment Rate (SA) 4.50% 4.20% Mortgage Market Activity (NSA) T T Refinance Share of Total Applications 44.9% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 20.3% 23.8% Home Prices (\$) T T YOY Change in Home Prices 6.62% 4.34% Population* 11,785,940 334,914,900	Foreclosure Starts Rate (NSA)		
Q3 2024 0.19% 0.14% Employment (SA, quarterly data) Non-Farm Employment 5,668,700 158,818,330 Private non-farm 4,879,900 135,435,670 Government 788,800 23,382,670 YOY Change in Total Non-Farm Emp 27,330 2,298,330 Unemployment Rate (SA) 4.50% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 44.9% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 20.3% 23.8% Home Prices (\$) YOY Change in Home Prices 6.62% 4.34% Population* 11,785,940 334,914,900		0.18%	0.14%
Q3 2024 0.19% 0.14% Employment (SA, quarterly data) Non-Farm Employment 5,668,700 158,818,330 Private non-farm 4,879,900 135,435,670 Government 788,800 23,382,670 YOY Change in Total Non-Farm Emp 27,330 2,298,330 Unemployment Rate (SA) 4.50% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 44.9% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 20.3% 23.8% Home Prices (\$) YOY Change in Home Prices 6.62% 4.34% Population* 11,785,940 334,914,900	Q2 2024	0.16%	0.13%
Non-Farm Employment 5,668,700 158,818,330 Private non-farm 4,879,900 135,435,670 Government 788,800 23,382,670 YOY Change in Total Non-Farm Emp 27,330 2,298,330 Unemployment Rate (SA) 4.50% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 44.9% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 20.3% 23.8% Home Prices (\$) YOY Change in Home Prices 6.62% 4.34% Population* 11,785,940 334,914,900	Q3 2024		
Non-Farm Employment 5,668,700 158,818,330 Private non-farm 4,879,900 135,435,670 Government 788,800 23,382,670 YOY Change in Total Non-Farm Emp 27,330 2,298,330 Unemployment Rate (SA) 4.50% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 44.9% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 20.3% 23.8% Home Prices (\$) YOY Change in Home Prices 6.62% 4.34% Population* 11,785,940 334,914,900	Employment (SA, guarterly data)		
Private non-farm 4,879,900 135,435,670 Government 788,800 23,382,670 YOY Change in Total Non-Farm Emp 27,330 2,298,330 Unemployment Rate (SA) 4.50% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 44.9% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 20.3% 23.8% Home Prices (\$) YOY Change in Home Prices 6.62% 4.34% Population* 11,785,940 334,914,900		5,668,700	158,818,330
Government 788,800 23,382,670 YOY Change in Total Non-Farm Emp 27,330 2,298,330 Unemployment Rate (SA) 4.50% 4.20% Mortgage Market Activity (NSA) 4 4 Refinance Share of Total Applications 44.9% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 20.3% 23.8% Home Prices (\$) 70Y Change in Home Prices 6.62% 4.34% Population* 11,785,940 334,914,900 11,785,940			
YOY Change in Total Non-Farm Emp 27,330 2,298,330 Unemployment Rate (SA) 4.50% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 44.9% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 20.3% 23.8% Home Prices (\$) YOY Change in Home Prices 6.62% 4.34% Population* 11,785,940 334,914,900			
Unemployment Rate (SA)4.50%4.20%Mortgage Market Activity (NSA)Refinance Share of Total Applications44.9%46.1%Gov't (FHA/VA/USDA) Share of Purchase Apps20.3%23.8%Home Prices (\$)YOY Change in Home Prices6.62%4.34%Population*11,785,940334,914,900	YOY Change in Total Non-Farm Emp		
Mortgage Market Activity (NSA)Refinance Share of Total Applications44.9%Gov't (FHA/VA/USDA) Share of Purchase Apps20.3%Home Prices (\$)70Y Change in Home PricesYOY Change in Home Prices6.62%4.34%Population*11,785,940		,	
Refinance Share of Total Applications44.9%46.1%Gov't (FHA/VA/USDA) Share of Purchase Apps20.3%23.8%Home Prices (\$)YOY Change in Home Prices6.62%4.34%Population*11,785,940334,914,900			
Gov't (FHA/VA/USDA) Share of Purchase Apps 20.3% 23.8% Home Prices (\$)		44.9%	46.1%
Home Prices (\$) Image: Constraint of the prices of the price			
YOY Change in Home Prices 6.62% 4.34% Population* 11,785,940 334,914,900		_0.070	
Population* 11,785,940 334,914,900		6,62%	4.34%
			-
	YOY Change in Population		

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Oklahoma

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	Oklahom	а	United States
Homeownership Rate			
Q1 2024	67.79		65.6%
Q2 2024	65.29		65.6%
Q3 2024	67.09	6	65.6%
Total Purchase & Refinance Originations in 2			
Number of Loans	52,878		3,984,287
Dollar Volume (\$ thousands)	\$ 11,985,040) \$	5 1,384,859,576
Average Loan Amount	\$ 227,000) \$	348,000
FHA Purchase & Refinance Originations in 2	023		
Number of Loans	10,295		721,144
Dollar Volume (\$ thousands)	\$ 2,161,025	5 \$	210,884,180
Average Loan Amount	\$ 210,000) \$	292,000
Housing Stock Measures (ACS Data, 2018-20)22)		
Total Housing Units	1,751,802	2	142,506,742
Vacant Units	229,092		15,550,731
Occupied Units	1,522,71		126,956,011
Owner-Occupied	579	6	58%
Renter Occupied	309	6	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023	1.959	6	1.52%
Q2 2024	1.819	6	1.43%
Q3 2024	1.929	6	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023	0.199	6	0.14%
Q2 2024	0.169	6	0.13%
Q3 2024	0.179	6	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment	1,783,600)	158,818,330
Private non-farm	1,415,500		135,435,670
Government	368,100		23,382,670
YOY Change in Total Non-Farm Emp	50,400		2,298,330
Unemployment Rate (SA)	3.439		4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications	52.89	6	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps			23.8%
Home Prices (\$)			
YOY Change in Home Prices	2.400	6	4.34%
Population*	4,053,820		334,914,900
YOY Change in Population	34,553		1,643,484

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Oregon

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		Oregon	United States
Homeownership Rate			
Q1 2024		63.3%	65.6%
Q2 2024		60.7%	65.6%
Q3 2024		61.9%	65.6%
Total Purchase & Refinance Originations in 2	2023		
Number of Loans		45,217	3,984,287
Dollar Volume (\$ thousands)	\$	18,145,825	\$ 1,384,859,576
Average Loan Amount	\$	401,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023		
Number of Loans		7,236	721,144
Dollar Volume (\$ thousands)	\$	2,718,580	\$ 210,884,180
Average Loan Amount	\$	376,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)		
Total Housing Units		1,818,599	142,506,742
Vacant Units		137,799	15,550,731
Occupied Units		1,680,800	126,956,011
Owner-Occupied		58%	58%
Renter Occupied		34%	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023		0.96%	1.52%
Q2 2024		0.90%	1.43%
Q3 2024		0.96%	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023		0.09%	0.14%
Q2 2024		0.08%	0.13%
Q3 2024		0.10%	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment		1,988,700	158,818,330
Private non-farm		1,673,100	135,435,670
Government		315,600	23,382,670
YOY Change in Total Non-Farm Emp		(14,770)	2,298,330
Unemployment Rate (SA)		4.03%	4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications		42.4%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		24.1%	23.8%
Home Prices (\$)			
YOY Change in Home Prices		1.89%	4.34%
Population*		4,233,360	334,914,900
YOY Change in Population		(6,021)	1,643,484

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Pennsylvania

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		Pennsylvania		United States
Homeownership Rate		- onno y r u nu		ennied etuice
Q1 2024		71.2%		65.6%
Q2 2024		68.0%		65.6%
Q3 2024		70.3%		65.6%
Total Purchase & Refinance Originations in 2	2023			
Number of Loans		138,197		3,984,287
Dollar Volume (\$ thousands)	\$	35,718,555	\$	1,384,859,576
Average Loan Amount	\$	258,000	\$	348,000
FHA Purchase & Refinance Originations in 2			+	,
Number of Loans		22,780		721,144
Dollar Volume (\$ thousands)	\$	4,964,720	\$	210,884,180
Average Loan Amount	\$	218,000	\$	292,000
Housing Stock Measures (ACS Data, 2018-20	22)	-,	,	- ,
Total Housing Units		5,753,908		142,506,742
Vacant Units		560,181		15,550,731
Occupied Units		5,193,727		126,956,011
Owner-Occupied		62%		58%
Renter Occupied		28%		31%
Mortgage Performance				
Serious Delinquency Rate (NSA)				
Q3 2023		2.08%		1.52%
Q2 2024		1.90%		1.43%
Q3 2024		1.99%		1.55%
Foreclosure Starts Rate (NSA)				
Q3 2023		0.19%		0.14%
Q2 2024		0.16%		0.13%
Q3 2024		0.19%		0.14%
Employment (SA, quarterly data)				
Non-Farm Employment		6,198,770		158,818,330
Private non-farm		5,498,770		135,435,670
Government		700,000		23,382,670
YOY Change in Total Non-Farm Emp		37,170		2,298,330
Unemployment Rate (SA)		3.40%		4.20%
Mortgage Market Activity (NSA)				
Refinance Share of Total Applications		45.3%		46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		19.1%		23.8%
Home Prices (\$)				
YOY Change in Home Prices		5.43%		4.34%
Population*		12,961,680		334,914,900
YOY Change in Population		(10,408)		1,643,484

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Rhode Island

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	Rhode Island	United States
Homeownership Rate		
Q1 2024	61.4%	65.6%
Q2 2024	59.0%	65.6%
Q3 2024	63.0%	65.6%
Total Purchase & Refinance Originations in 2	2023	
Number of Loans	11,056	3,984,287
Dollar Volume (\$ thousands)	\$ 4,184,880	\$ 1,384,859,576
Average Loan Amount	\$ 379,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023	
Number of Loans	2,496	721,144
Dollar Volume (\$ thousands)	\$ 916,570	\$ 210,884,180
Average Loan Amount	\$ 367,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)	
Total Housing Units	483,053	142,506,742
Vacant Units	50,834	15,550,731
Occupied Units	432,219	126,956,011
Owner-Occupied	56%	58%
Renter Occupied	33%	31%
Mortgage Performance		
Serious Delinquency Rate (NSA)		
Q3 2023	1.45%	1.52%
Q2 2024	1.35%	1.43%
Q3 2024	1.36%	1.55%
Foreclosure Starts Rate (NSA)		
Q3 2023	0.15%	0.14%
Q2 2024	0.11%	0.13%
Q3 2024	0.16%	0.14%
Employment (SA, quarterly data)		
Non-Farm Employment	510,370	158,818,330
Private non-farm	443,870	135,435,670
Government	66,500	23,382,670
YOY Change in Total Non-Farm Emp	15,900	2,298,330
Unemployment Rate (SA)	4.57%	4.20%
Mortgage Market Activity (NSA)		
Refinance Share of Total Applications	47.8%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps	28.5%	23.8%
Home Prices (\$)		
YOY Change in Home Prices	8.38%	4.34%
Population*	1,095,960	334,914,900
YOY Change in Population	2,120	1,643,484

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South Carolina

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	South Carolina	United States
Homeownership Rate		
Q1 2024	70.7%	65.6%
Q2 2024	69.7%	65.6%
Q3 2024	72.5%	65.6%
Total Purchase & Refinance Originations in 2	2023	
Number of Loans	90,647	3,984,287
Dollar Volume (\$ thousands)	\$ 27,601,815	\$ 1,384,859,576
Average Loan Amount	\$ 304,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023	
Number of Loans	17,514	721,144
Dollar Volume (\$ thousands)	\$ 4,507,560	\$ 210,884,180
Average Loan Amount	\$ 257,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)	
Total Housing Units	2,362,253	142,506,742
Vacant Units	339,168	15,550,731
Occupied Units	2,023,085	126,956,011
Owner-Occupied	61%	58%
Renter Occupied	25%	31%
Mortgage Performance		
Serious Delinquency Rate (NSA)		
Q3 2023	1.68%	1.52%
Q2 2024	1.61%	1.43%
Q3 2024	1.70%	1.55%
Foreclosure Starts Rate (NSA)		
Q3 2023	0.16%	0.14%
Q2 2024	0.14%	0.13%
Q3 2024	0.15%	0.14%
Employment (SA, quarterly data)		
Non-Farm Employment	2,390,430	158,818,330
Private non-farm	2,008,700	135,435,670
Government	381,730	23,382,670
YOY Change in Total Non-Farm Emp	83,900	2,298,330
Unemployment Rate (SA)	4.23%	4.20%
Mortgage Market Activity (NSA)		
Refinance Share of Total Applications	44.5%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps	29.8%	23.8%
Home Prices (\$)		
YOY Change in Home Prices	5.78%	4.34%
Population*	5,373,560	334,914,900
YOY Change in Population	90,600	1,643,484

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South Dakota

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	South Dakota	United States
Homeownership Rate		
Q1 2024	68.1%	65.6%
Q2 2024	69.0%	65.6%
Q3 2024	70.0%	65.6%
Total Purchase & Refinance Originations in 2	2023	
Number of Loans	10,568	3,984,287
Dollar Volume (\$ thousands)	\$ 2,879,120	\$ 1,384,859,576
Average Loan Amount	\$ 272,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023	
Number of Loans	1,659	721,144
Dollar Volume (\$ thousands)	\$ 404,655	\$ 210,884,180
Average Loan Amount	\$ 244,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)	
Total Housing Units	396,623	142,506,742
Vacant Units	45,441	15,550,731
Occupied Units	351,182	126,956,011
Owner-Occupied	61%	58%
Renter Occupied	28%	31%
Mortgage Performance		
Serious Delinquency Rate (NSA)		
Q3 2023	1.30%	1.52%
Q2 2024	1.27%	1.43%
Q3 2024	1.28%	1.55%
Foreclosure Starts Rate (NSA)		
Q3 2023	0.22%	0.14%
Q2 2024	0.17%	0.13%
Q3 2024	0.20%	0.14%
Employment (SA, quarterly data)		
Non-Farm Employment	466,630	158,818,330
Private non-farm	383,930	135,435,670
Government	82,700	23,382,670
YOY Change in Total Non-Farm Emp	3,470	2,298,330
Unemployment Rate (SA)	2.00%	4.20%
Mortgage Market Activity (NSA)		
Refinance Share of Total Applications	60.2%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps	42.3%	23.8%
Home Prices (\$)		
YOY Change in Home Prices	3.38%	4.34%
Population*	919,320	334,914,900
YOY Change in Population	9,449	1,643,484

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Tennessee

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		Tennessee	United States
Homeownership Rate			
Q1 2024		70.9%	65.6%
Q2 2024		69.3%	65.6%
Q3 2024		67.7%	65.6%
Total Purchase & Refinance Originations in 2	2023		
Number of Loans		108,497	3,984,287
Dollar Volume (\$ thousands)	\$	34,094,805	\$ 1,384,859,576
Average Loan Amount	\$	314,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023		
Number of Loans		21,169	721,144
Dollar Volume (\$ thousands)	\$	5,780,895	\$ 210,884,180
Average Loan Amount	\$	273,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)		
Total Housing Units		3,050,850	142,506,742
Vacant Units		337,215	15,550,731
Occupied Units		2,713,635	126,956,011
Owner-Occupied		60%	58%
Renter Occupied		29%	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023		1.20%	1.52%
Q2 2024		1.19%	1.43%
Q3 2024		1.28%	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023		0.12%	0.14%
Q2 2024		0.10%	0.13%
Q3 2024		0.11%	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment		3,335,470	158,818,330
Private non-farm		2,890,930	135,435,670
Government		444,530	23,382,670
YOY Change in Total Non-Farm Emp		12,900	2,298,330
Unemployment Rate (SA)		3.10%	4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications		49.9%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		28.9%	23.8%
Home Prices (\$)			
YOY Change in Home Prices		5.49%	4.34%
Population*		7,126,490	334,914,900
YOY Change in Population		77,513	1,643,484

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Texas

Data as of Second Quarter, 2024, unless otherwise noted.

	<u> </u>	Texas	United States
Homeownership Rate			
Q1 2024		62.5%	65.6%
Q2 2024		61.9%	65.6%
Q3 2024	L	64.1%	65.6%
Total Purchase & Refinance Originations in 2	2023		
Number of Loans	L	395,022	3,984,287
Dollar Volume (\$ thousands)	\$	131,692,260	\$ 1,384,859,576
Average Loan Amount	\$	333,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023		
Number of Loans		83,699	721,144
Dollar Volume (\$ thousands)	\$	24,109,385	\$ 210,884,180
Average Loan Amount	\$	288,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)		
Total Housing Units		11,654,971	142,506,742
Vacant Units		1,164,418	15,550,731
Occupied Units		10,490,553	126,956,011
Owner-Occupied		56%	58%
Renter Occupied		34%	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023		1.61%	1.52%
Q2 2024		1.55%	1.43%
Q3 2024		1.88%	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023		0.17%	0.14%
Q2 2024		0.13%	0.13%
Q3 2024		0.14%	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment		14,236,270	158,818,330
Private non-farm		12,124,300	135,435,670
Government		2,111,970	23,382,670
YOY Change in Total Non-Farm Emp		236,300	2,298,330
Unemployment Rate (SA)		4.10%	4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications		41.8%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		29.8%	23.8%
Home Prices (\$)			
YOY Change in Home Prices		1.35%	4.34%
Population*		30,503,300	334,914,900
YOY Change in Population		473,453	1,643,484

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Sources: MBA's Monthly Profile of State and National Mortgage Activity (Quarterly, NSA), Bureau of Labor Statistics, Bureau of the Census, Federal Housing Finance Agency, Federal Financial Institutions Examination Council — Home Mortgage Disclosure Act, Mortgage Bankers Association.

NSA: Non-seasonally adjusted SA: Seasonally adjusted YOY: Year-over-year

* Annual estimates as of 2023.

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Utah

Data as of Second Quarter, 2024, unless otherwise noted.

		Utah	United States
Homeownership Rate			
Q1 2024		69.6%	65.6%
Q2 2024		70.2%	65.6%
Q3 2024		65.8%	65.6%
Total Purchase & Refinance Originations in 2	2023		
Number of Loans		44,414	3,984,287
Dollar Volume (\$ thousands)	\$	19,864,940	\$ 1,384,859,576
Average Loan Amount	\$	447,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023		
Number of Loans		9,407	721,144
Dollar Volume (\$ thousands)	\$	3,728,725	\$ 210,884,180
Average Loan Amount	\$	396,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)		
Total Housing Units		1,162,654	142,506,742
Vacant Units		99,835	15,550,731
Occupied Units		1,062,819	126,956,011
Owner-Occupied		65%	58%
Renter Occupied		27%	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023		0.83%	1.52%
Q2 2024		0.78%	1.43%
Q3 2024		0.88%	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023		0.08%	0.14%
Q2 2024		0.08%	0.13%
Q3 2024		0.09%	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment		1,762,230	158,818,330
Private non-farm		1,485,230	135,435,670
Government		277,000	23,382,670
YOY Change in Total Non-Farm Emp		34,600	2,298,330
Unemployment Rate (SA)		3.33%	4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications		49.4%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		27.7%	23.8%
Home Prices (\$)			
YOY Change in Home Prices		3.46%	4.34%
Population*		3,417,730	334,914,900
YOY Change in Population		36,498	1,643,484

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NSA: Non-seasonally adjusted SA: Seasonally adjusted YOY: Year-over-year

* Annual estimates as of 2023.

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Virginia

Data as of Second Quarter, 2024, unless otherwise noted.

		Virginia	United States
Homeownership Rate			
Q1 2024		70.5%	65.6%
Q2 2024		73.0%	65.6%
Q3 2024		72.0%	65.6%
Total Purchase & Refinance Originations in 2	2023		
Number of Loans		112,629	3,984,287
Dollar Volume (\$ thousands)	\$	42,688,155	\$ 1,384,859,576
Average Loan Amount	\$	379,000	\$ 348,000
FHA Purchase & Refinance Originations in 2	023		
Number of Loans		18,242	721,144
Dollar Volume (\$ thousands)	\$	5,509,860	\$ 210,884,180
Average Loan Amount	\$	302,000	\$ 292,000
Housing Stock Measures (ACS Data, 2018-20)22)		
Total Housing Units		3,625,285	142,506,742
Vacant Units		335,509	15,550,731
Occupied Units		3,289,776	126,956,011
Owner-Occupied		61%	58%
Renter Occupied		30%	31%
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023		1.07%	1.52%
Q2 2024		1.12%	1.43%
Q3 2024		1.18%	1.55%
Foreclosure Starts Rate (NSA)			
Q3 2023		0.11%	0.14%
Q2 2024		0.10%	0.13%
Q3 2024		0.11%	0.14%
Employment (SA, quarterly data)			
Non-Farm Employment		4,249,670	158,818,330
Private non-farm		3,504,770	135,435,670
Government		744,900	23,382,670
YOY Change in Total Non-Farm Emp		92,200	2,298,330
Unemployment Rate (SA)		2.80%	4.20%
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications		48.1%	46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		29.8%	23.8%
Home Prices (\$)			
YOY Change in Home Prices		6.02%	4.34%
Population*		8,715,700	334,914,900
YOY Change in Population		36,599	1,643,484

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* Annual estimates as of 2023.

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Vermont

Data as of Second Quarter, 2024, unless otherwise noted.

Homeownership Rate Homeownership Rate Q1 2024 74.9% 65.6% Q2 2024 73.1% 65.6% Q3 2024 75.1% 65.6% Total Purchase & Refinance Originations in 2023 Number of Loans 6.366 3.984,287 Dollar Volume (\$ thousands) \$ 1,986,400 \$ 1,384,859,576 Average Loan Amount \$ 312,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Number of Loans 526 721,144 Dollar Volume (\$ thousands) \$ 132,220 \$ 210,884,180 Average Loan Amount \$ 251,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 335,138 142,506,742 Vacant Units 69,280 15,50,731 15,50,731 Occupied Units 265,858 126,956,011 0 Owner-Occupied 58% 78% Renter Occupied 58% Renter Occupied 58% Renter Occupied 1.52% Q2 2024 1.77%		Vermont			United States	
Q2 2024 73.1% 65.6% Q3 2024 75.1% 65.6% Total Purchase & Refinance Originations in 2023 Number of Loans 6,366 3,984,287 Dollar Volume (\$ thousands) \$ 1,986,400 \$ 1,384,859,576 Average Loan Amount \$ 312,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Number of Loans 526 721,144 Dollar Volume (\$ thousands) \$ 132,220 \$ 210,884,180 Average Loan Amount \$ 251,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 335,138 142,506,742 Vacant Units 69,280 15,550,731 Occupied Units 268,858 126,956,011 Owner-Occupied 58% 58% Renter Occupied 58% 58% Q3 2023 1.77% 1.52% Q3 2024 0.13% 0.14% Q3 2023 0.13% 0.14% Q3 2024 0.14% <td< td=""><td>Homeownership Rate</td><td></td><td></td><td></td><td></td></td<>	Homeownership Rate					
Q3 2024 75.1% 65.6% Total Purchase & Refinance Originations in 2023 Number of Loans 6,366 3,984,287 Dollar Volume (\$ thousands) \$ 1,986,400 \$ 1,384,859,576 Average Loan Amount \$ 312,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Yet 200 \$ 210,884,180 Number of Loans 526 721,144 Dollar Volume (\$ thousands) \$ 132,220 \$ 210,884,180 Average Loan Amount \$ 251,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 335,138 142,506,742 Vacant Units 69,280 15,550,731 Occupied Units 265,858 126,956,011 Owner-Occupied 58% 58% 68% Refinance Serious Delinquency Rate (NSA) Q Q2 2024 1.77% 1.52% Q3 2023 0.13% 0.14% 0.13% 0.14% 0.13% Q3 2024 0.14% 0.14%						
Total Purchase & Refinance Originations in 2023 Number of Loans 6,366 3,984,287 Dollar Volume (\$ thousands) \$ 1,986,400 \$ 1,384,859,576 Average Loan Amount \$ 312,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Number of Loans 526 721,144 Dollar Volume (\$ thousands) \$ 132,220 \$ 210,884,180 Average Loan Amount \$ 251,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 335,138 142,506,742 Vacant Units 69,280 15,550,731 Occupied Units 265,858 126,956,011 Owner-Occupied 58% 58% Renter Occupied 22% 31% Mortgage Performance Q3 2023 0.13% 0.14% Q3 2024 0.13% 0.14% Q3 2023 0.	Q2 2024				65.6%	
Number of Loans 6,366 3,984,287 Dollar Volume (\$ thousands) \$ 1,986,400 \$ 1,384,859,576 Average Loan Amount \$ 312,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023 Number of Loans 526 721,144 Dollar Volume (\$ thousands) \$ 132,220 \$ 210,884,180 Average Loan Amount \$ 251,000 \$ 292,000 Housing Units 335,138 142,506,742 Vacant Units 69,280 15,550,731 Occupied Units 265,858 126,96,011 Owner-Occupied 58% 58% Outrage Performance			75.1%		65.6%	
Dollar Volume (\$ thousands) \$ 1,986,400 \$ 1,384,859,576 Average Loan Amount \$ 312,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023	Total Purchase & Refinance Originations in 2	2023				
Average Loan Amount \$ 312,000 \$ 348,000 FHA Purchase & Refinance Originations in 2023			6,366			
FHA Purchase & Refinance Originations in 2023 Number of Loans 526 721,144 Dollar Volume (\$ thousands) \$ 132,220 \$ 210,884,180 Average Loan Amount \$ 251,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 335,138 142,506,742 Vacant Units 69,280 15,550,731 Occupied Units 265,858 126,956,011 Owner-Occupied 58% 58% 58% 88% Renter Occupied 22% 31% Mortgage Performance S S Serious Delinquency Rate (NSA) U U 1.55% G2 2024 1.77% 1.52% 0.14% Q3 2023 0.13% 0.14% 0.13% Q3 2024 0.14% 0.13% 0.14% Soverment 259,870 135,435,670 135,435,670 135,435,670 135,435,6	Dollar Volume (\$ thousands)		1,986,400	\$	1,384,859,576	
Number of Loans 526 721,144 Dollar Volume (\$ thousands) \$ 132,220 \$ 210,884,180 Average Loan Amount \$ 251,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) T T 292,000 Housing Units 335,138 142,506,742 Vacant Units 69,280 15,550,731 Occupied Units 265,858 126,956,011 0wner-Occupied 58% 58% Renter Occupied 58% 58% 68% 68% Q3 2023 1.77% 1.52% 1.43% Q3 2024 1.73% 1.55% 1.55% Foreclosure Starts Rate (NSA) U 0.14% 0.14% Q2 2024 0.14% 0.13% 0.14% Q3 2023 0.13% 0.14% 0.13% Q3 2024 0.15% 0.14% <td>Average Loan Amount</td> <td>\$</td> <td>312,000</td> <td>\$</td> <td>348,000</td>	Average Loan Amount	\$	312,000	\$	348,000	
Dollar Volume (\$ thousands) \$ 132,220 \$ 210,884,180 Average Loan Amount \$ 251,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022) T Total Housing Units 335,138 142,506,742 Vacant Units 69,280 15,550,731 Occupied Units 265,858 126,956,011 Owner-Occupied 58% 58% Renter Occupied 22% 31% Mortgage Performance 2 2 Serious Delinquency Rate (NSA) - - Q3 2023 1.77% 1.52% Q3 2024 1.73% 1.55% Foreclosure Starts Rate (NSA) - - Q3 2023 0.13% 0.14% Q3 2024 0.13% 0.14% Q3 2024 0.14% 0.13% Q3 2024 0.14% 0.13% Q3 2024 0.14% 0.13% Q3 2024 0.14% 0.13% Q3 2024 0.21% 0.14% Private non-farm 259,870 135,435,670 <td>FHA Purchase & Refinance Originations in 2</td> <td>023</td> <td></td> <td></td> <td></td>	FHA Purchase & Refinance Originations in 2	023				
Average Loan Amount \$ 251,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022)	Number of Loans		526		721,144	
Average Loan Amount \$ 251,000 \$ 292,000 Housing Stock Measures (ACS Data, 2018-2022)	Dollar Volume (\$ thousands)		132,220	\$	210,884,180	
Housing Stock Measures (ACS Data, 2018-2022) Total Housing Units 335,138 142,506,742 Vacant Units 69,280 15,550,731 Occupied Units 265,858 126,956,011 Owner-Occupied 58% 58% Renter Occupied 22% 31% Mortgage Performance Q3 2023 1.77% 1.52% Q2 2024 1.72% 1.43% Q3 2023 0.13% 0.14% Q3 2023 0.13% 0.14% Q3 2024 0.13% 0.14% Q3 2023 0.13% 0.14% Q2 2024 0.13% 0.14% Q3 2023 0.13% 0.14% Q3 2024 0.14% 0.13% Q2 2024 0.14% 0.13% Q3 2024 0.14% 0.13% Q3 2023 0.13% 0.14% Q3 2024 0.14% 0.13% Q3 2024 0.14% 0.13% Q3 2024 0.15% 0.14%	Average Loan Amount	\$	251,000	\$		
Vacant Units 69,280 15,550,731 Occupied Units 265,858 126,956,011 Owner-Occupied 58% 58% Renter Occupied 22% 31% Mortgage Performance 22% 31% Q3 2023 1.77% 1.52% Q2 2024 1.72% 1.43% Q3 2023 0.13% 0.14% Q3 2023 0.13% 0.14% Q3 2024 0.13% 0.14% Q2 2024 0.14% 0.13% Q3 2023 0.15% 0.14% Q2 2024 0.14% 0.13% Q3 2024 0.15% 0.14% Q3 2024 0.15% 0.14% Q3 2024 0.15% 0.14% Government 259,870 135,435,670 Government 56,000 23,382,670 YOY Change in Total Non-Farm Emp 9,300 2,298,330 Unemployment Rate (SA) 2.17% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 43.3%	Housing Stock Measures (ACS Data, 2018-20)22)				
Occupied Units 265,858 126,956,011 Owner-Occupied 58% 58% Renter Occupied 22% 31% Mortgage Performance	Total Housing Units		335,138		142,506,742	
Owner-Occupied 58% 58% Renter Occupied 22% 31% Mortgage Performance	Vacant Units		69,280		15,550,731	
Owner-Occupied 58% 58% Renter Occupied 22% 31% Mortgage Performance	Occupied Units		265,858		126,956,011	
Renter Occupied 22% 31% Mortgage Performance						
Mortgage Performance Serious Delinquency Rate (NSA) Q3 2023 1.77% Q2 2024 1.72% Q3 2023 1.73% Q3 2024 1.73% Foreclosure Starts Rate (NSA) 1.73% Q3 2023 0.13% 0.14% Q3 2024 0.13% 0.14% Q2 2024 0.14% 0.13% Q3 2023 0.14% 0.13% Q2 2024 0.14% 0.13% Q3 2024 0.14% 0.13% Q3 2024 0.15% 0.14% Mortgage Market (SA, quarterly data) Non-Farm Employment 315,870 Non-Farm Employment 315,870 135,435,670 Government 56,000 23,382,670 YOY Change in Total Non-Farm Emp 9,300 2,298,330 Unemployment Rate (SA) 2.17% 4.20% <			22%			
Serious Delinquency Rate (NSA) Image: Constraint of the system of the syst	Mortgage Performance					
Q3 2023 1.77% 1.52% Q2 2024 1.72% 1.43% Q3 2024 1.73% 1.55% Foreclosure Starts Rate (NSA) 0.13% 0.14% Q3 2023 0.13% 0.14% Q2 2024 0.14% 0.13% Q3 2023 0.14% 0.13% Q3 2024 0.14% 0.13% Q3 2024 0.15% 0.14% Private non-farm S15,870 135,435,670 Government 259,870 135,435,670 YOY Change in Total Non-Farm Emp 9,300 2,298,330 Unemployment Rate (SA) 2.17% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 43.3% 46.						
Q3 2024 1.73% 1.55% Foreclosure Starts Rate (NSA) Q3 2023 0.13% 0.14% Q2 2024 0.14% 0.13% Q3 2024 0.15% 0.14% Q3 2024 0.15% 0.14% Private non-farm Employment 315,870 158,818,330 Private non-farm 259,870 135,435,670 Government 56,000 23,382,670 YOY Change in Total Non-Farm Emp 9,300 2,298,330 Unemployment Rate (SA) 2.17% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 43.3% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 19.4% 23.8% Home Prices (\$) YOY Change in Home Prices 3.50% 4.34% Population* 647,460 334,914,900			1.77%		1.52%	
Q3 2024 1.73% 1.55% Foreclosure Starts Rate (NSA)	Q2 2024		1.72%		1.43%	
Q3 2023 0.13% 0.14% Q2 2024 0.14% 0.13% Q3 2024 0.15% 0.14% Employment (SA, quarterly data) 0.15% 0.14% Non-Farm Employment 315,870 158,818,330 Private non-farm 259,870 135,435,670 Government 56,000 23,382,670 YOY Change in Total Non-Farm Emp 9,300 2,298,330 Unemployment Rate (SA) 2.17% 4.20% Mortgage Market Activity (NSA) 700 2.17% 4.20% Mortgage In Total Applications 43.3% 46.1% 23.8% Home Prices (\$) 707 23.8% 46.1% 23.8% Home Prices (\$) 707 4.34% 23.8% YOY Change in Home Prices 3.50% 4.34% Population* 647,460 334,914,900			1.73%		1.55%	
Q3 2023 0.13% 0.14% Q2 2024 0.14% 0.13% Q3 2024 0.15% 0.14% Employment (SA, quarterly data) 0.15% 0.14% Non-Farm Employment 315,870 158,818,330 Private non-farm 259,870 135,435,670 Government 56,000 23,382,670 YOY Change in Total Non-Farm Emp 9,300 2,298,330 Unemployment Rate (SA) 2.17% 4.20% Mortgage Market Activity (NSA) 700 2.17% 4.20% Mortgage In Total Applications 43.3% 46.1% 23.8% Home Prices (\$) 707 23.8% 46.1% 23.8% Home Prices (\$) 707 4.34% 23.8% YOY Change in Home Prices 3.50% 4.34% Population* 647,460 334,914,900	Foreclosure Starts Rate (NSA)					
Q2 2024 0.14% 0.13% Q3 2024 0.15% 0.14% Employment (SA, quarterly data) 0.15% 0.14% Non-Farm Employment 315,870 158,818,330 Private non-farm 259,870 135,435,670 Government 56,000 23,382,670 YOY Change in Total Non-Farm Emp 9,300 2,298,330 Unemployment Rate (SA) 2.17% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 43.3% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 19.4% 23.8% Home Prices (\$) YOY Change in Home Prices 3.50% 4.34% Population* 647,460 334,914,900			0.13%		0.14%	
Q3 2024 0.15% 0.14% Employment (SA, quarterly data) Non-Farm Employment 315,870 158,818,330 Private non-farm 259,870 135,435,670 Government 56,000 23,382,670 YOY Change in Total Non-Farm Emp 9,300 2,298,330 Unemployment Rate (SA) 2.17% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 43.3% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 19.4% 23.8% Home Prices (\$) YOY Change in Home Prices 3.50% 4.34% Population* 647,460 334,914,900	Q2 2024					
Employment (SA, quarterly data) 315,870 158,818,330 Non-Farm Employment 315,870 158,818,330 Private non-farm 259,870 135,435,670 Government 56,000 23,382,670 YOY Change in Total Non-Farm Emp 9,300 2,298,330 Unemployment Rate (SA) 2.17% 4.20% Mortgage Market Activity (NSA) 2 2 Refinance Share of Total Applications 43.3% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 19.4% 23.8% Home Prices (\$) 70Y Change in Home Prices 3.50% 4.34% Population* 647,460 334,914,900 14.34%	Q3 2024				0.14%	
Non-Farm Employment 315,870 158,818,330 Private non-farm 259,870 135,435,670 Government 56,000 23,382,670 YOY Change in Total Non-Farm Emp 9,300 2,298,330 Unemployment Rate (SA) 2.17% 4.20% Mortgage Market Activity (NSA) 2 2 Refinance Share of Total Applications 43.3% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 19.4% 23.8% Home Prices (\$) 70Y Change in Home Prices 3.50% 4.34% Population* 647,460 334,914,900 10.4%	Employment (SA, guarterly data)					
Private non-farm 259,870 135,435,670 Government 56,000 23,382,670 YOY Change in Total Non-Farm Emp 9,300 2,298,330 Unemployment Rate (SA) 2.17% 4.20% Mortgage Market Activity (NSA) 8 6 Refinance Share of Total Applications 43.3% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 19.4% 23.8% Home Prices (\$) 9 300 4.34% Population* 647,460 334,914,900 10			315,870		158,818,330	
Government 56,000 23,382,670 YOY Change in Total Non-Farm Emp 9,300 2,298,330 Unemployment Rate (SA) 2.17% 4.20% Mortgage Market Activity (NSA) 4.20% Refinance Share of Total Applications 43.3% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 19.4% 23.8% Home Prices (\$) 4.34% YOY Change in Home Prices 3.50% 4.34% Population* 647,460 334,914,900			259,870		135,435,670	
YOY Change in Total Non-Farm Emp 9,300 2,298,330 Unemployment Rate (SA) 2.17% 4.20% Mortgage Market Activity (NSA) Refinance Share of Total Applications 43.3% 46.1% Gov't (FHA/VA/USDA) Share of Purchase Apps 19.4% 23.8% Home Prices (\$) YOY Change in Home Prices 3.50% 4.34% Population* 647,460 334,914,900	Government					
Unemployment Rate (SA)2.17%4.20%Mortgage Market Activity (NSA)Refinance Share of Total Applications43.3%46.1%Gov't (FHA/VA/USDA) Share of Purchase Apps19.4%23.8%Home Prices (\$)YOY Change in Home Prices3.50%4.34%Population*647,460334,914,900	YOY Change in Total Non-Farm Emp					
Mortgage Market Activity (NSA)Refinance Share of Total Applications43.3%Gov't (FHA/VA/USDA) Share of Purchase Apps19.4%23.8%Home Prices (\$)YOY Change in Home Prices3.50%Population*647,460						
Refinance Share of Total Applications43.3%46.1%Gov't (FHA/VA/USDA) Share of Purchase Apps19.4%23.8%Home Prices (\$)YOY Change in Home Prices3.50%4.34%Population*647,460334,914,900						
Gov't (FHA/VA/USDA) Share of Purchase Apps 19.4% 23.8% Home Prices (\$)			43.3%		46.1%	
Home Prices (\$) 4.34% YOY Change in Home Prices 3.50% 4.34% Population* 647,460 334,914,900						
YOY Change in Home Prices 3.50% 4.34% Population* 647,460 334,914,900					_0.070	
Population* 647,460 334,914,900			3.50%		4.34%	
	YOY Change in Population		354		1,643,484	

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Washington

Data as of Second Quarter, 2024, unless otherwise noted.

	Washington	United States	
Homeownership Rate			
Q1 2024	63.8%		
Q2 2024	65.3%	65.6%	
Q3 2024	64.7%	65.6%	
Total Purchase & Refinance Originations in 2	2023		
Number of Loans	87,921	3,984,287	
Dollar Volume (\$ thousands)	\$ 44,015,035	\$ 1,384,859,576	
Average Loan Amount	\$ 501,000	\$ 348,000	
FHA Purchase & Refinance Originations in 2	023		
Number of Loans	12,074	721,144	
Dollar Volume (\$ thousands)	\$ 4,973,970	\$ 210,884,180	
Average Loan Amount	\$ 412,000	\$ 292,000	
Housing Stock Measures (ACS Data, 2018-20)22)		
Total Housing Units	3,216,243	142,506,742	
Vacant Units	236,971	15,550,731	
Occupied Units	2,979,272	126,956,011	
Owner-Occupied	59%	58%	
Renter Occupied	34%	31%	
Mortgage Performance			
Serious Delinquency Rate (NSA)			
Q3 2023	0.87%	1.52%	
Q2 2024	0.84%	1.43%	
Q3 2024	0.89%	1.55%	
Foreclosure Starts Rate (NSA)			
Q3 2023	0.10%	0.14%	
Q2 2024	0.08%	0.13%	
Q3 2024	0.10%	0.14%	
Employment (SA, quarterly data)			
Non-Farm Employment	3,669,670	158,818,330	
Private non-farm	3,068,170	135,435,670	
Government	601,500	23,382,670	
YOY Change in Total Non-Farm Emp	31,270	2,298,330	
Unemployment Rate (SA)	4.83%		
Mortgage Market Activity (NSA)			
Refinance Share of Total Applications	42.0%	46.1%	
Gov't (FHA/VA/USDA) Share of Purchase Apps			
Home Prices (\$)			
YOY Change in Home Prices	3.05%	4.34%	
Population*	7,812,880		
YOY Change in Population	28,403	1,643,484	

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Wisconsin

Data as of Second Quarter, 2024, unless otherwise noted.

	Wisconsin			United States		
Homeownership Rate						
Q1 2024		67.4%		65.6%		
Q2 2024		68.5%		65.6%		
Q3 2024		67.3%		65.6%		
Total Purchase & Refinance Originations in 2	2023					
Number of Loans		71,028		3,984,287		
Dollar Volume (\$ thousands)	\$	18,087,140	\$	1,384,859,576		
Average Loan Amount	\$	255,000	\$	348,000		
FHA Purchase & Refinance Originations in 2	023					
Number of Loans		6,841		721,144		
Dollar Volume (\$ thousands)	\$	1,514,065	\$	210,884,180		
Average Loan Amount	\$	221,000	\$	292,000		
Housing Stock Measures (ACS Data, 2018-20)22)					
Total Housing Units		2,734,511		142,506,742		
Vacant Units		309,023		15,550,731		
Occupied Units		2,425,488		126,956,011		
Owner-Occupied		60%		58%		
Renter Occupied		29%		31%		
Mortgage Performance						
Serious Delinquency Rate (NSA)						
Q3 2023		1.21%		1.52%		
Q2 2024		1.10%		1.43%		
Q3 2024	1.20%			1.55%		
Foreclosure Starts Rate (NSA)						
Q3 2023	0.12%			0.14%		
Q2 2024	0.11%			0.13%		
Q3 2024		0.12%		0.14%		
Employment (SA, quarterly data)						
Non-Farm Employment		3,042,300		158,818,330		
Private non-farm		2,627,900		135,435,670		
Government		414,400		23,382,670		
YOY Change in Total Non-Farm Emp		31,800		2,298,330		
Unemployment Rate (SA)		2.93%		4.20%		
Mortgage Market Activity (NSA)						
Refinance Share of Total Applications		44.3%		46.1%		
Gov't (FHA/VA/USDA) Share of Purchase Apps		19.5%		23.8%		
Home Prices (\$)						
YOY Change in Home Prices		6.66%		4.34%		
Population*		5,910,960		334,914,900		
YOY Change in Population		20,412		1,643,484		

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DFILE MORTGAGE BANKERS ASSOCIATION

West Virginia

Data as of Second Quarter, 2024, unless otherwise noted.

	West Virginia			United States	
Homeownership Rate					
Q1 2024		79.4%		65.6%	
Q2 2024		78.3%		65.6%	
Q3 2024		78.4%		65.6%	
Total Purchase & Refinance Originations in 2	2023				
Number of Loans		19,498		3,984,287	
Dollar Volume (\$ thousands)		53,380	\$	1,384,859,576	
Average Loan Amount		98,000	\$	348,000	
FHA Purchase & Refinance Originations in 2	023				
Number of Loans		4,266		721,144	
Dollar Volume (\$ thousands)	\$8	19,410	\$	210,884,180	
Average Loan Amount	\$ 1	92,000	\$	292,000	
Housing Stock Measures (ACS Data, 2018-20)22)				
Total Housing Units	8	59,142		142,506,742	
Vacant Units	1	43,102		15,550,731	
Occupied Units	7	16,040		126,956,011	
Owner-Occupied		62%		58%	
Renter Occupied		22%		31%	
Mortgage Performance					
Serious Delinquency Rate (NSA)					
Q3 2023		1.84%		1.52%	
Q2 2024		1.72%		1.43%	
Q3 2024		1.83%		1.55%	
Foreclosure Starts Rate (NSA)					
Q3 2023		0.16%		0.14%	
Q2 2024		0.15%		0.13%	
Q3 2024		0.18%		0.14%	
Employment (SA, quarterly data)					
Non-Farm Employment	7	18,230		158,818,330	
Private non-farm	5	64,770		135,435,670	
Government	1	53,470		23,382,670	
YOY Change in Total Non-Farm Emp		13,030		2,298,330	
Unemployment Rate (SA)		4.20%		4.20%	
Mortgage Market Activity (NSA)					
Refinance Share of Total Applications		37.0%		46.1%	
Gov't (FHA/VA/USDA) Share of Purchase Apps		39.6%		23.8%	
Home Prices (\$)					
YOY Change in Home Prices		4.32%		4.34%	
Population*	1,7	70,070		334,914,900	
YOY Change in Population		(3,964)		1,643,484	

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Wyoming

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	Wyoming			United States		
Homeownership Rate						
Q1 2024		74.1%		65.6%		
Q2 2024		72.5%		65.6%		
Q3 2024		73.7%		65.6%		
Total Purchase & Refinance Originations in 2	2023					
Number of Loans		7,006		3,984,287		
Dollar Volume (\$ thousands)	\$	2,232,950	\$	1,384,859,576		
Average Loan Amount	\$	319,000	\$	348,000		
FHA Purchase & Refinance Originations in 2	023					
Number of Loans		1,656		721,144		
Dollar Volume (\$ thousands)	\$	437,200	\$	210,884,180		
Average Loan Amount	\$	264,000	\$	292,000		
Housing Stock Measures (ACS Data, 2018-20)22)					
Total Housing Units		273,291		142,506,742		
Vacant Units		39,135		15,550,731		
Occupied Units		234,156		126,956,011		
Owner-Occupied		62%		58%		
Renter Occupied		24%		31%		
Mortgage Performance						
Serious Delinquency Rate (NSA)						
Q3 2023		1.19%		1.52%		
Q2 2024		0.93%		1.43%		
Q3 2024		1.12%		1.55%		
Foreclosure Starts Rate (NSA)						
Q3 2023		0.17%		0.14%		
Q2 2024	0.12%			0.13%		
Q3 2024		0.13%		0.14%		
Employment (SA, quarterly data)						
Non-Farm Employment		294,200		158,818,330		
Private non-farm		223,970		135,435,670		
Government		70,230		23,382,670		
YOY Change in Total Non-Farm Emp		1,570		2,298,330		
Unemployment Rate (SA)		3.00%		4.20%		
Mortgage Market Activity (NSA)						
Refinance Share of Total Applications		43.1%		46.1%		
Gov't (FHA/VA/USDA) Share of Purchase Apps		37.9%		23.8%		
Home Prices (\$)						
YOY Change in Home Prices		5.92%		4.34%		
Population*		584,060		334,914,900		
YOY Change in Population		2,428		1,643,484		

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Puerto Rico

Data as of Second Quarter, 2024, unless otherwise noted.

		Desite Dise		
Homooymorchin Boto		Puerto Rico		United States
Homeownership Rate		nla		65.60/
Q1 2024 Q2 2024		n a		<u>65.6%</u> 65.6%
		n a		
Q3 2024		n a		65.6%
Total Purchase & Refinance Originations in 2	023	10.000		0.004.007
Number of Loans	•	13,239	•	3,984,287
Dollar Volume (\$ thousands)	\$	2,146,835	\$	1,384,859,576
Average Loan Amount	\$	162,000	\$	348,000
FHA Purchase & Refinance Originations in 2	023			
Number of Loans		5,499		721,144
Dollar Volume (\$ thousands)	\$	792,775	\$	210,884,180
Average Loan Amount	\$	144,000	\$	292,000
Housing Stock Measures (ACS Data, 2018-20	22)			
Total Housing Units		1,563,129		142,506,742
Vacant Units		343,471		15,550,731
Occupied Units		1,219,658		126,956,011
Owner-Occupied		53%		58%
Renter Occupied		25%		31%
Mortgage Performance				
Serious Delinquency Rate (NSA)				
Q3 2023		4.27%		1.52%
Q2 2024		3.51%		1.43%
Q3 2024		3.41%		1.55%
Foreclosure Starts Rate (NSA)				
Q3 2023		0.22%		0.14%
Q2 2024	0.20%			0.13%
Q3 2024		0.24%		0.14%
Employment (SA, quarterly data)				
Non-Farm Employment		958,200		158,818,330
Private non-farm		760,130		135,435,670
Government		198,070		23,382,670
YOY Change in Total Non-Farm Emp		7,800		2,298,330
Unemployment Rate (SA)		5.67%		4.20%
Mortgage Market Activity (NSA)		0.01 /0		1.2070
Refinance Share of Total Applications		n a		46.1%
Gov't (FHA/VA/USDA) Share of Purchase Apps		n a		23.8%
Home Prices (\$)				20.070
YOY Change in Home Prices		21.05%		4.34%
Population*		3,205,690		334,914,900
YOY Change in Population		(14,422)		1,643,484
		(14,422)		1,040,404

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